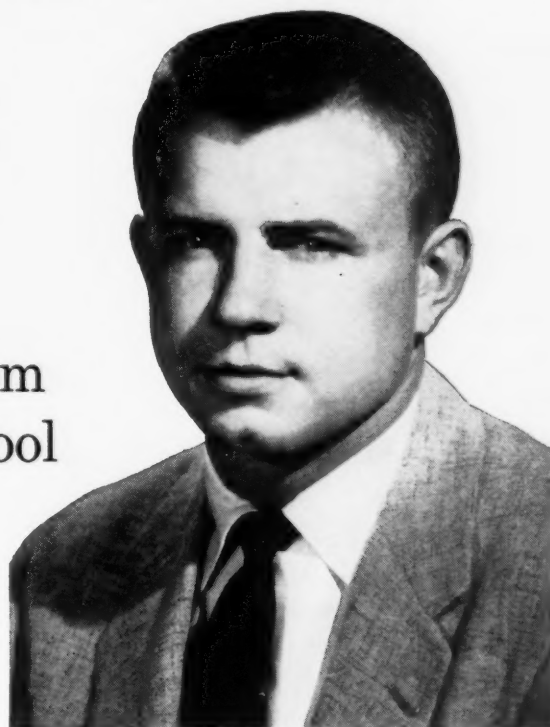


The NATIONAL UNDERWRITER



"I went to the U.S.F. & G. School of Insurance in 1935 when I started..."

says Howard J. Gescheidler, Jr.,
Treasurer, Hammond National Co.,
Hammond, Indiana; Chairman, Board of Directors,
Indiana Association of Insurance Agents.



"I just graduated from the U.S.F. & G. School of Insurance..."

says Robert C. "Bob" Reynolds,
former All-American halfback and new
member of Ben Joyce & Associates,
Lincoln, Nebraska.

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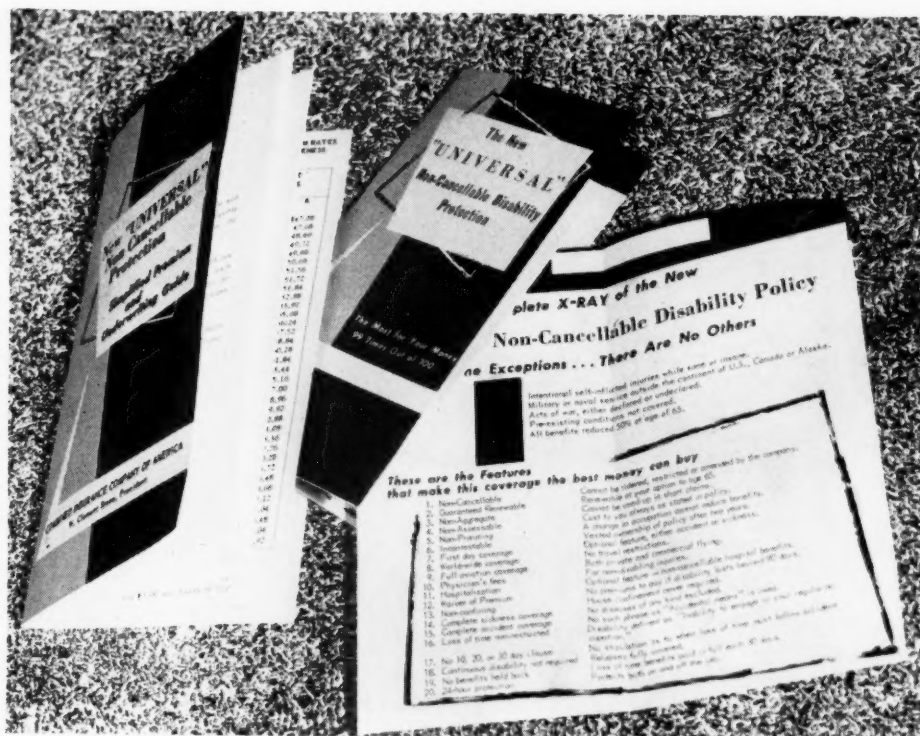
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THURSDAY, JUNE 2, 1955

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The NATIONAL UNDERWRITER

The National Weekly Newspaper of Fire and Casualty Insurance

59th Year, No. 22
June 2, 1955

National Board Reviews Varied Work of Year

**Reelects Officers, Plans
Study of Insuring Users
of Atomic Energy**

NEW YORK—Intensive study of ways of insuring future industrial users of atomic energy is being made by the fire and casualty business, J. Victor Herd, executive vice-president of America Fore group and president of National Board, disclosed at the annual National Board meeting here. He also discussed a growing tendency to relate the public interest character of insurance solely to price, and not also to service.

The meeting ended in the traditional tuxedo dinner, which attracted, as usual, top executives from over the country. The board's executive committee has established a special committee on industrial uses of atomic



J. Victor Herd



James C. Hullett

energy, members of which are Kenneth E. Black, president of Home, chairman; Frank A. Christensen, president of America Fore group; Percy Chubb 2nd of Chubb & Son; J. C. Hullett, president of Hartford Fire, and Clarke Smith, U. S. manager of Royal-Liverpool. They are studying every angle of the use of atomic energy in industry.

Officers reelected were Mr. Herd as president, Mr. Hullett as vice-president, Barry Truscott of Camden Fire, secretary, and D. R. Ackerman of Great American, treasurer.

New members of the executive committee are John R. Barry of Corroon & Reynolds, Lester S. Harvey of New Hampshire, Gilbert Kingan of London & Lancashire, P. J. Priore of Sun Office, and Bruno C. Vitt of American.

Walter Williams, under-Secretary of Commerce, in the keynote address at the dinner, said the opening, three weeks ago, of the joint numerical weather prediction unit, a co-operative endeavor of the Commerce Department's weather bureau, the air force and the navy, may sharply affect the economics of insurance. The unit uses a high speed electronic computer to produce actual weather maps, instead of columns of figures. This

(CONTINUED ON PAGE 28)

NATIONAL BUREAU, NAUA

First Round of Auto Rate Cuts by Bureau Insurers

National Bureau of Casualty Underwriters has revised its liability rates for private passenger cars in California and Washington effective June 1. At the same time National Automobile Underwriters Assn. premiums for private passenger automobiles were reduced in California, Oregon and Washington.

In California, National Bureau reductions range from \$1 to \$13, varying according to car classification and territory and in Washington the rates remain unchanged for Seattle and vicinity, including Renton, and for Tacoma and vicinity. There are increases for a small area in the vicinity of Spokane, but in the rest of the state rates are reduced for all classes of private passenger cars except for that class of cars owned or operated by unmarried motorists under 25.

The rate reductions range from \$2 to \$7. A small area that was formerly in the remainder of the state territory is now included in the higher rated Spokane territory which has been enlarged in recognition of the expansion of that city's metropolitan area.

In the Los Angeles suburban territory the new rates for classes 1A, 1B, 1C, 2A, 2C, 2D and 3 are \$32, \$38, \$46, \$58, \$81, \$46 and \$54, respectively, which represent respective decreases of \$3, \$4, \$4, \$7, \$8, \$4 and \$5; in San Diego territory new rates for the same classes are \$31, \$36, \$45, \$57, \$79, \$45 and \$52, for respective decreases of \$4, \$6, \$5, \$8, \$10, \$5 and \$7.

New rates in the Bakersfield, Fresno Sacramento and Stockton territories are \$36, \$43, \$51, \$67, \$92, \$51 and \$61 respectively, which represent decreases of \$2, \$1, \$2, \$3, \$3, \$2 and \$2 and in the remainder of the territories in California the new rates are \$34, \$34, \$49, \$62, \$86, \$49 and \$57, respectively, for decreases of \$1, \$1, \$1, \$3, \$3, \$1 and \$2.

In Spokane and vicinity new rates
(CONTINUED ON PAGE 25)

WOULD SET UP AD CODE

Trade Confab With FTC Gets NAIC Backing

LOS ANGELES—The means by which NAIC and the insurance industry can work out their differences with federal trade commission on the question of jurisdiction appeared solved and agreed upon early this week. The NAIC federal liaison committee and the committee to study the question of FTC jurisdiction, meeting jointly Tuesday afternoon, adopted the resolution of Pansing of Nebraska that NAIC, with the aid and support of the industry and working with representatives of FTC, set up a code of conduct for A&H advertising.

There is involved in this action the delicate question of how far the companies or the NAIC will go in dealing with FTC, and the nuances of this were brought out by representatives of several of the trade associations. The joint session, which was scheduled for an hour's time, ran two full hours to an overflow crowd. It was the highlight of the convention, as expected, but the forcefulness of the debate was even more than most anticipated.

Mr. Pansing's resolution, as originally proposed, would have called for setting up a code of conduct "we hope, with the approval of the FTC," but these words were eliminated after several of the industry people warned against giving FTC the veto power over such proceedings.

Although adoption of Mr. Pansing's proposal constituted the most significant action, the hottest debate was over the report given by Mr. Knowlton on FTC jurisdiction. This was approved in full in executive session, but opposition to it by Moses Hubbard, counsel for International Federation of Commercial Travelers Insurance Organizations, and Alvis A. Layne Jr., counsel of Assn. of Insurance Advertisers, was both bitter and spirited. Mr. Hubbard deplored the recommendation that a reciprocal uniform unauthorized insurers law be
(CONTINUED ON PAGE 12)

Commissioners Los Angeles Rally Has Heavy Agenda

**1000 Turn Out for
Annual; Jurisdiction
of FTC Main Topic**

BY JOHN C. BURRIDGE

LOS ANGELES—The question of federal trade commission jurisdiction and how to handle that thorny issue was the item on the agenda receiving spotlight attention at the annual meeting here of National Assn. of Insurance Commissioners. Registration was in the vicinity of 1,000.

The plan of Pansing of Nebraska to have NAIC, with industry aid and support and with the cooperation of FTC, work up a code of advertising conduct caught the support of the commissioners and the industry. There were some doubts as between trade associations about the extent of the role FTC should have in this program, but even that seemed to be resolved by the deletion of wording to the effect that the code would call for FTC "approval."

At the election Friday Leggett of Missouri will move up from vice-president to succeed Donald Knowlton of New Hampshire as President. Taylor of Oregon will become vice-president, and mentioned for chairman of the executive committee are Pansing of Nebraska and Navarre of Michigan.

Strong industry opposition to the plan of the blanks committee to have A&H writing companies report on rejected, resisted or refused claims was offered at the executive committee meeting. This item was pushed ahead on the agenda in order to let the actuaries get away to attend a meeting at Coronado. Wells of Indiana, the vice-chairman of the blanks committee, gave the report for Robinson of Ohio, who has been ill and was not at Los Angeles.

The blanks committee at its meeting deleted the interrogatories on A&H claims received and paid. However, it was with the understanding that there would be developed a separate special assembly of this information which would be on an even broader scale than originally proposed. The item of EC reserves, although unanimously opposed by the industry, remains in the report.

The proposal was made at the instance of the A&H committee, Mr. Wells explained. It would require a showing of total premiums and the number of resisted claims. A. N. Guertin of American Life Convention read a statement in which he said it seems the only purpose is to give a ratio of claims resisted to total claims. This would not work, Mr. Guertin contended. There would be no uniformity between companies, there is no accepted definition of a "resisted" claim.
(CONTINUED ON PAGE 9)

Late News Bulletins . . .

NEWS HIGHLIGHTS ON PAGE 8

Long Goes with Manufacturers Casualty

Trescott Arthur Long has been named as executive vice-president and administrative assistant for casualty and surety operations of Manufacturers Casualty. He is also becoming executive vice-president of Manufacturers Fire, Pacific National Fire and Paramount Fire. He was formerly executive vice-president and secretary of National of Hartford group.

Three Commercial Union Changes at Atlanta

Commercial Union-Ocean group has named David M. Deakins manager and J. T. Thomason and R. K. Nix assistant managers of the southern department at Atlanta. Mr. Deakins, who had been assistant manager at Atlanta since 1954, has also served there in the inland marine department as special agent and superintendent of agencies. Mr. Thomason joined the group in 1923 and has served as special agent, inland marine manager and was superintendent of agencies at Atlanta from 1954. Mr. Nix, who joined Commercial Union at Atlanta in 1925, was in the inland marine department from 1927 until 1940 when he was named special agent for Florida. He was made state agent there in 1948.

Argus Chart Shows '54 Profitable Year for Casualty Lines

Net Premiums of Insurers Top \$5 Million, Total Nearly \$6.3 Billion

Net casualty premiums of \$5 million or more were written by 195 companies in 1954, according to the 1955 Argus Casualty-Surety Chart, just published by the National Underwriter Co. These 195 companies, of which 134 are stock, 47 mutual and 14 reciprocal, did a grand total of \$6,298,027,266, approximately 93% of the aggregate business done by the 626 companies whose individual figures are presented in the new edition. All of the totals on its page of aggregates, which also appears on this page, are based on these 195 companies.

The 134 stock companies wrote a total of \$1,935,301,977 in automobile premiums; A&H premiums were \$369,114,697; bodily injury liability, other than auto, totaled \$332,247,870; surety, \$126,966,449; and workmen's compensation reached \$594,840,227. Totals are also tabulated for all other major classes of casualty business.

The 47 mutual companies included in the tabulation have a total of premiums earned on automobile of \$852,734,502; on A & H, the total is \$65,284,399; on bodily injury liability, other than auto, \$81,882,231; on surety, \$745,682; and on workmen's compensation, \$343,662,407.

Total assets of the 195 companies at year end were \$13,751,988,203, with surplus to policyholders totaling \$4,189,233,222. These same companies show an increase in surplus of \$953,361,099 which reflects the effect of improvement in investment values in

the past year. Because this class of company carries a large total of invested assets as a result of the need for claim reserves on bodily injury liability and compensation business, it is in a position to realize a very tangible and special benefit from this situation.

Underwriting results for these companies were excellent in 1954 also. While the expense ratio for stock companies increased from 33.3% in 1953 to 35.2% in 1954 there was a reduction in loss ratio from 59.5% to 57.6%. This gave the stock companies a gain from underwriting of \$269,884,078. There was some variation in the loss results when individual classes of business are concerned, but most of the improvement was made in automobile where the ratio was 59.1% in 1953 and 57.9% in 1954 and in workmen's compensation with a ratio of 68.9% in 1953 reduced to 64% in 1954. The results for mutual companies are

TOTALS—CLASSIFICATION OF 1954 BUSINESS

Includes CASUALTY business of all companies appearing in the Argus Casualty Chart that had casualty net premiums written of \$5,000,000 or more, including fire companies.

CLASSIFICATION	134 STOCK COMPANIES			47 MUTUAL COMPANIES			14 RECIPROCALLS AND LLOYDS		
	Premiums Earned	Losses & Loss Exp. Incurred	%	Premiums Earned	Losses & Loss Exp. Incurred	%	Premiums Earned	Losses & Loss Exp. Incurred	%
Auto Physical Damage	422,441,778	203,884,339	48.2	271,101,851	134,516,510	49.6	102,172,302	48,123,721	46.7
Auto Liability (B. I.)	997,991,339	636,067,869	64.0	281,951,231	202,014,202	71.7	76,590,281	49,287,194	64.5
Auto Liability (P. D.)	312,980,815	276,988,707	88.4	197,912,817	189,797,002	95.9	50,212,372	28,655,115	57.1
Other Auto	1,779,054	1,052,022	59.2	54,315	19,288	35.3	194,232	81,729	42.1
TOTAL AUTOMOBILE	1,803,994,977	1,120,985,935	62.3	852,734,502	517,337,992	60.7	230,169,287	126,558,499	54.9
Individual Accident and Health	126,540,744	55,638,684	44.0	9,949,988	5,697,989	56.4	912,986	382,747	41.9
Group Accident and Health	242,604,152	182,060,640	75.1	53,344,301	42,916,601	79.4	13,356	7,359	55.1
Boiler & Machinery	40,236,864	10,450,137	26.0	16,285,708	3,201,197	19.7	15,462	2,581	16.7
Burglary	3,720,811	1,224,015	32.9	5,617,855	2,780,501	49.5	1,862	1,161	62.4
Credit	6,464,257	29,165,866	45.1	3,412,477	2,585,708	75.8	8,596	4,734	55.1
Fidelity	39,102,218	12,733,909	32.6	3,199,242	1,527,591	47.6	9,721	7,154	73.6
Glass	232,572,879	138,563,965	59.6	81,882,231	72,736,369	88.8	2,270,729	1,009,931	44.5
Liability not Auto (B. I.)	76,068,742	35,619,254	46.8	18,064,488	10,584,488	58.6	766,584	270,000	35.2
Liability not Auto (P. D.)	4,777	1,889	40.0	15,482	6,005	39.0	51,172	27,224	44.8
Live Stock	126,966,449	34,577,896	27.2	745,682	477,582	64.1	77,427	14,313	18.5
Surety	594,840,227	280,722,333	47.4	343,662,407	215,224,278	62.6	23,041,769	18,096,321	64.3
Workmen's Compensation	267,728	211,591	79.1	237,690	157,511	66.3	1,000	1,000	100.0
Miscellaneous	267,728	211,591	79.1	237,690	157,511	66.3	1,000	1,000	100.0
GRAND TOTAL	3,962,890,417	2,105,253,125	53.1	1,391,181,537	856,223,796	61.5	263,963,726	148,882,899	56.4

FINANCIAL REPORT *

	Number of Co's.	Year	Assets	Liabilities	Surplus to Policyholders	Net Premiums Written
Stock Companies	134	1954	11,062,764,484	7,626,474,696	3,436,289,788	4,540,105,490
Mutual Companies	47	1954	2,290,788,119	1,710,387,749	580,390,370	1,486,570,223
Reciprocal & Lloyds	14	1954	287,455,600	215,719,573	71,736,027	139,829,129
GRAND TOTALS	195	1954	13,751,988,203	9,562,754,981	4,189,233,222	6,298,027,266

* Based on TOTAL BUSINESS of companies included above

OPERATING REPORT *

	Premiums Earned	Losses & Loss Exp. Incurred	Ratio to Premiums
Stock Companies	4,540,105,490	2,344,677,546	51.6
Mutual Companies	1,486,570,223	909,600,256	61.2
Reciprocal & Lloyds	139,829,129	77,696,277	55.6
GRAND TOTALS	6,298,027,266	3,331,974,079	52.9

NET RESULTS *

	Net Gain from Underwriting	Net Gain from Investment	Net Gain from Other Sources	Net Gain from All Sources
Stock Companies	\$269,884,078	\$81,233,409	\$1,000,000	\$352,117,487
Mutual Companies	\$210,117,011	\$125,278,882	\$1,000,000	\$336,395,893
Reciprocal & Lloyds	\$24,469,855	\$52,362,009	\$1,000,000	\$77,831,864
GRAND TOTALS	\$504,470,944	\$1,000,000	\$3,000,000	\$1,507,470,944

TOTALS

Fire Losses in U. S. Increase in April

National Board has reported that estimated fire losses in the U. S. in April totaled \$78,632,000, compared with \$77,933,000 for the same period last year, an increase of nine-tenths of 1%.

Losses for the first four months of this year totaled \$327,140,000, against \$328,175,000, a decrease of three-tenths of 1%.

Losses for the above period and the two preceding years were:

	1955	1954	1953
January	\$75,265,000	\$86,493,000	\$76,659,000
February	\$85,046,000	\$78,923,000	\$72,706,000
March	\$88,197,000	\$84,821,000	\$83,471,000
April	\$78,632,000	\$77,933,000	\$77,362,000

Hill President of N. Y. State Brokers

Walter J. Hill, a partner in Lukens, Savage & Washburn, has been elected president of Insurance Brokers Assn. of State of New York. Other officers are Edmund T. Sinnott, executive vice-president of C. R. Black Jr. Corp., and Thomas W. Sweeney, 1st vice-president and treasurer of H. Mosenthal & Son, vice-presidents; S. Stanley Gray, vice-president of McLean & McLean, treasurer, and Alexander Heid Jr., president of John A. Eckert & Co., secretary. All are New York City firms.

American Auto Appoints Rieg and Miller in Ore.

J. M. Rieg has been appointed field underwriter in Oregon for American Auto. Mr. Rieg's nine years of field experience in Oregon include posts as special agent for Great American Indemnity and Lamping & Co.

R. A. Miller, recently transferred from Boise, will also work out of Portland as a field underwriter.

Dodge Joins Ill. Mutual

Frank F. Dodge has been appointed to the newly created position of actuary of Illinois Mutual Casualty. He has been in the business since 1933, starting in the actuarial department of Massachusetts Protective. In 1945 he went with United Life at Concord, N. H. as assistant actuary, and in 1946 joined Progressive Life of Red Bank, N. J.

Move St. Louis Office

The St. Louis service office of Employers' group has moved to new quarters at room 201, Pierce building. The facilities of the office will include claims, engineering, and payroll audit services.

Soper to Handle Fire, Marine for North Star Re

H. Merritt Soper has been appointed assistant secretary of North Star to underwrite fire, and inland and ocean marine reinsurance. He has been the assistant superintendent of marine underwriting in the New York office of Travelers. He started in business with Irving Trust Co. in 1937 and two years later joined Travelers in the New York office, where he worked until entering the army in 1941. After army service he returned to Travelers in 1945.

Vanguard Licensed in N. Y.

Republic Casualty of Dallas has changed its name to Vanguard Ins. Co. and has been licensed in New York to write burglary, theft, collision, bodily injury and bodily damage liability, motor vehicle and aircraft. It is a subsidiary of Republic of Dallas, and was organized as Republic Indemnity in 1945 with \$200,000 capital and \$100,000 surplus. It changed its name to Republic Casualty in 1950.



- ★ COLOSSAL strength with assets of over \$13,000,000.00.
- ★ AMAZING claim service triggered for immediate action.
- ★ SPECTACULAR sales aids to keep CS agents way out front.
- ★ TERRIFIC field force — cooperative, well informed, and enthusiastic.
- ★ STUPENDOUS profits — best performance in the show and the one that will interest you the most.

Agency
Inquiries
Invited

COMMERCIAL STANDARD
INSURANCE COMPANY
FORT WORTH, TEXAS

RAYMOND E. BUCK CHAIRMAN OF BOARD AND PRESIDENT



Program Completed For Va. Agents' Annual Next Month

Virginia Assn. of Insurance Agents has completed the program for its annual convention next month at Hotel Roanoke.

A meeting of the board, registration, a dinner for past presidents and their wives and a film festival are scheduled June 12.

The June 13 program will include talks on the work of the association by President Albert E. Cox; what should the agent worry about by Kenneth O. Force, executive editor of THE NATIONAL UNDERWRITER; the Augusta story by President James P. Walker of Georgia Association; a question and answer period conducted by Mr. Walker and Mr. Force, a 6 p.m. cocktail party and a dinner-dance. Roanoke Assn. of Insurance Women will be hostesses to the wives during the afternoon.

On the June 14 agenda are a local board breakfast and talks on how to keep ahead of competition by E. Rhea Hurd Jr., superintendent of sales promotion and advertising of American-Associated companies; the National association by President Joseph A. Neumann; reports of officers, election, a golf tournament, annual banquet and entertainment for the ladies.

The convention concludes June 15 with talks by Eugene F. Gallagher, manager at Chicago of Planet on "Sometimes You Wonder," and Frank E. Kinzer of Covington, Va., a local agent and association past president, on the Kinzer report, followed by an executive session.

Totals Shown of N. Y. Business in 1954

Figures taken from annual statements filed with the New York insurance department show that 469 fire and casualty companies in 1954 had written premiums of \$1,432,777,671, compared with \$1,418,208,393 in 1953. Losses paid for the two years were \$653,392,429 in 1954, and \$601,754,548 in 1953.

Assessment fire insurance cooperatives, 126, wrote \$5,601,710 of premiums in 1954, compared with \$5,201,724 in 1953. Losses for the two years in that order, were \$3,678,460 and \$2,834,479.

Ten A&H companies wrote premiums of \$30,117,927 in 1954 and \$26,588,083 in 1953. Losses were \$16,240,398 and \$13,595,751. Eight hospital service organizations had premiums in 1954 of \$136,069,565, compared with \$125,601,519. Losses were for the two years \$11,988,651, against \$10,248,398. Eleven medical indemnity organizations had written premiums in 1954 of \$67,190,977, compared with \$58,077,330; and losses of \$48,583,152 and \$41,126,611.

Koppers Co. Names McKennan

Thomas M. T. McKennan Jr. has been named insurance section manager of the finance department of Koppers Co. He succeeds H. H. Hook, who is retiring after 37 years' service. Mr. McKennan has been assistant manager of the insurance section since 1949 and has been with Koppers Co. since 1935.

Reject 2 Wis. State Fund Plans

Agents' proposals submitted by Wisconsin Rapids Assn. of Insurance Agents to the common council to provide an insurance survey and property coverage through stock companies, thus replacing the present state fire fund insurance was rejected by a 14 to 4 vote, and the Eau Claire County Board of Supervisors voted down 23 to 12 a similar resolution which would

have authorized placing the present property insurance with the state fire fund. However, in the latter case the insurance committee was instructed to prepare a report on the recommendations of the local agents and the proposal of the state fire fund, together with costs and service comparisons, and submit the report at the next meeting of the board of supervisors.

Plan Ia. Beginners' School

Iowa Assn. of Insurance Agents and the University of Iowa will sponsor an introductory insurance school at Iowa City June 1-5. It is designed primarily for beginning agents and clerks.

Casualty & Surety Assn. Publishes New Brochure on Safety Program

The accident prevention department of Assn. of Casualty & Surety Companies has compiled a 20-page publication that reveals the completeness of its program to reduce and prevent accidents and covers the field from traffic to research into new processes in industry.

The publication, the first effort that has been made to package all of the department's varied activities in a

single volume, is entitled *Safety In Action—Protection for You, Your Community, Your State*. Many of the department's accomplishments as shown in the volume are little known outside of the association staff.

The publication is being distributed to association members, educational institutions and leaders, accident prevention organizations, safety officials on all governmental levels, the trade press and daily and weekly newspaper editors of the nation.

Pontiac Insurance Women's Assn. had its bosses' night at suburban Waterford.

field memo

AG-EMPIRE
Watertown, New York

Dear Folks,

Called on agent Fred Jones yesterday. Got the nicest greeting from Mary, his office gal. "Ooooh," she said, looking at me, "I could hug him to death."

"Who-me?" I said, quickly adjusting my tie.

"No," Fred said, "She means that wizard at Ag-Empire who has charge of making life easier for agents and office gals."

So "Aladdin" scores again, I thought . . . and I got a mental picture of our legendary "Aladdin" wading through mountains of papers at Ag-Empire, his magic mind seeking new ways to save agents time and work.

"I know," I said. "It's our new easy-to-write Auto Physical Damage Policy. Right?"

"Right," said Mary. "Is it ever a time-saver with that new marginal line. And no more envelopes to type. Ooooh, if I were a bell I'd ring!"

"The old policy was fine," said Fred, "but this new one tops it by a mile."

"Thanks to 'Aladdin'," I said.

"'Aladdin'?" said Mary. "Is he for real or are you just making him up?"

I laughed. "'Aladdin' is anybody at Ag-Empire whose work benefits agents."

Then I winked. "In other words, he's everybody at Ag-Empire!"

The Ag-Empire Man

P.S.

All agents I talk with are really high on our new easy-to-write Auto Physical Damage Policy . . . especially all the new broader coverages.* So hats off to "Aladdin" . . . er — I mean all the folks at Ag-Empire.

*Not available in all states at the present time

Like to learn more about how Ag-Empire helps lighten the work load for agents? We're easy to write to.

Agricultural

Insurance Company,
of Watertown, N.Y.

Friendly
Folks

Empire State

Insurance Company,
of Watertown, N.Y.

RESULTS *

Increase
in
Surplus

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A&H Bureau Tackles Variety of Problems at Educational Seminar

Many A&H problems were discussed at the educational seminar on individual insurance held in New York by Bureau of A&H Underwriters. More than 225 registered, and more than 400 attended some sessions. Charles Seavey, Union Mutual Life was chairman, and Francis T. Crawley, manager individual division of the bureau, handled details of the program. Alfred W. Perkins, vice-president of Union Mutual Life and chairman of the governing committee of the bureau, opened the seminar.

Discussing "A National Family Survey of Medical Costs and Its Implications for Insurance Underwriting," Odin W. Anderson, research director of Health Information Foundation, said there are instances of outright fraud and chicanery such as using a children's hospital as a weekend baby sitter. But he doubts that there are enough instances of outright abuse to make a tangible difference in the premium rate.

"What we have to contend with in the financing of personal health services is a change in the concept of need and adequacy on the part of patients and providers of service after a means of budgeting and prepayment like health insurance becomes widespread," he said. Among insured persons the rate of surgical operations per 100 persons in a year was 9, among uninsured persons, 5. Four were not "unnecessary". Those insured are more often exposed to medical advice. It is likely that the uninsured people are not receiving all the medical care which would benefit them, he said.

Mortimer Spiegelman of Metropolitan Life said that a recent study of the bureau showed a trend among group A&H writers to make coverage available for employees reaching retirement

age either through extension of the original group coverage or by conversion to an individual policy without a medical examination.

The incidence and the cost of medical care for the aged are high, the family and household arrangements are very often such as lead to undue costs, income and employment are low, and the economic incentive to minimize a disability is not as great as at the productive ages, he said. Nevertheless, the insurance mechanism is applicable in this problem and experimental efforts to develop it are already under way. In life insurance there exists the means to provide for the costs of terminal illness. If there is a long-run solution to the problem, it will probably lie in insurance purchases for late life while still at the main productive ages. The individual might be encouraged to review his program of savings, which already include the purchase of a home and purchase of life insurance in many instances, so as to provide for costs of medical care in old age. The business is already considering its role in this direction.

Two successful projects of the Health Insurance Council were reported. The progress and steady increase in installing individual hospital admission plans was described by Louis A. Orsini of the bureau. The individual hospital admission plan, he said, is now beyond the trial stage and has crystallized into an effective and practical program ready for introduction wherever requested.

The uniform claim forms on which the council had been working for more than two years were described by Carrol J. McBride of Travelers.

With Paul W. Stade of Lumbermens
(CONTINUED ON PAGE 23)

North British Group Completes Purchase of Central Surety

W. L. Nolen, U. S. manager and president of North British group, has announced that the

terms of the group's offer to purchase the majority of stock of Central Surety have been met, thus consummating the purchase plans in this deal which has been pending for some time. Mr. Nolen further states it is anticipated that the Central Surety will operate as a member of the North British group, which also comprises North British, Pennsylvania Fire, Commonwealth, Merchantile, Homeland and Ocean Marine.

Acquisition of Central Surety marks the introduction of the North British group into the casualty and surety field in the U. S. While it will undoubtedly take some time to coordinate the operations of all the companies, it is expected that in due course country-wide multiple line underwriting facilities will be made available to the agents of all members of the group.

North British is a world-wide organization. Established in Edinburgh in 1809, it entered the U. S. in 1866. This marks its 89th year of continuous operation here, and it has always been identified with every important movement for the betterment of the fire and marine business. North British group has assets of over \$100 million in the U. S. alone. Branch offices now are located at Atlanta, Philadelphia, Detroit, Chicago and San Francisco, with a marine department at 55 John street, New York. The group's total agency representation aggregates about 10,500 agents in the 48 states, District of Columbia, Hawaii and Alaska.

As of Dec. 31, assets of Central Surety were \$20,187,247 and policyholders surplus \$6,499,119. Direct business written in 1954 aggregated \$12,243,000. Central Surety will continue its headquarters, as now, at 1737 McGee street, Kansas City, with R. E. McGinnis, one of the original organizers, continuing as president. It writes in addition to surety a general casualty and allied lines business, automobile, burglary, accident, inland navigation, fire and allied lines, and is entered in all states, D. C., and Alaska. Incorporated in 1926 under the laws of Missouri, in addition to a nationwide writing of casualty lines, the company does multiple line business in 33 states. Branches are maintained at Dallas, New York and San Francisco.

REPORT OFFER HELD OPEN

KANSAS CITY—The North British group's offer to buy stock of Central Surety at \$92.50 a share became binding May 28 when the required 80% of outstanding stock was deposited with First National bank at Kansas City.

It is understood North British hopes to acquire the entire 100,000 shares.

The number of shares deposited is in excess of 87,000 and it is expected the figure will be increased in the near future. Some stock is tied up in estates and some holders are out of the country. North British is holding open the offer to July 1.



W. L. Nolen

Burglary Rates Up, Glass Down; New Storekeepers Form

Revised rates for certain burglary coverages and for glass insurance for certain states, effective June 1, have been disclosed by National Bureau of Casualty Underwriters.

The bureau also disclosed the first standard provisions storekeepers burglary and robbery policy form which will supersede the standard coverage storekeepers burglary and robbery policy that has been in use, as well as changes in the glass insurance manual rules, including a revision of the residence glass endorsement.

The revised burglary rates and policy form are effective in all states except Louisiana, New Jersey, New York and Texas, and in District of Columbia, Alaska and Puerto Rico.

The glass insurance manual rules changes went into effect June 1 in all states, except Texas, the District of Columbia, Alaska and Puerto Rico. In Texas they are effective Aug. 1.

States affected by glass insurance rate changes are: Arkansas, Connecticut, Florida, Georgia, Indiana, Maryland, Michigan, Missouri, Montana, Nebraska, Tennessee, Vermont, Virginia and West Virginia.

The countryside effect of the changes is an average reduction of approximately 1%.

In Puerto Rico a single territorial differential replaces the separate differentials for box car and flat car sizes and results in rate reductions for both sizes.

A standard provisions residence glass endorsement has been substituted for the three residence glass endorsements that have been used. The new endorsement may be attached to a comprehensive glass policy or, where permissible, to a casualty policy other than a comprehensive glass policy or a fire policy covering a dwelling or the contents of a dwelling.

A limitation of \$50 per plate or pane has been substituted for the \$50 per occurrence of the former endorsements in respect to all permanently attached glass except the types specifically set forth in the endorsement. For these exceptions the limitation of \$50 per occurrence continues to apply. Another insurance provision similar to that in the comprehensive glass policy has been inserted in the endorsement to provide that this coverage, when afforded by this endorsement on policies
(CONTINUED ON PAGE 16)

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Tornadoes Rip Eight States, Damage to Exceed \$10 Million

**Udall, Kan., Levelled;
\$8 Million Loss at Blackwell,
Okla.;—Catastrophe No. 60**

National Board has assigned catastrophe No. 60 to tornadoes which struck Texas, Oklahoma, Kansas, Iowa, Missouri, Illinois, Indiana and Arkansas May 25-27.

Preliminary estimates indicate insurance losses from the tornado that whipped through Blackwell, Okla., May 25 will reach \$7.5 to \$8 million. Killing 20 persons and injuring more than 500, the tornado struck the east side of town, causing severe to total damage throughout an area of 62 blocks.

The large plant of the Hazel Atlas Glass Co. was destroyed by the wind and fire, with loss placed at \$2,500,000. Other properties involved have been grouped as follows: 750 dwellings destroyed, \$3,750,000; 300 dwellings damaged \$300,000; 250 dwellings and buildings damaged \$50,000, and schools, churches and mercantiles \$400,000. Other major buildings smashed include Acme Foundry, with loss estimated at \$500,000, Turvey Packing Plant which was heavily damaged and two school buildings.

"Worse than Waco" is the observation of adjusters who have viewed the destruction of Blackwell. It is said to be the most severe tornado in Oklahoma since the disastrous Woodward twister in 1947. Adjusters declare that a greater area of Blackwell is smashed than that of Woodward.

General Adjustment is handling the major part of Blackwell work, although a number of other firms are also participating. The number of insurers affected is estimated at about 150. General Adjustment has a force of about 25, with C. B. Webb of Dallas, specialist in catastrophe work, in charge of the storm office. General has sent in men from Dallas, San Antonio, Waco, and Oklahoma City. Among staff officials on the scene are W. J. Boston, executive general adjuster, and A. K. Smith, George W. Kline and Glenn T. Herndon, general adjusters. The twister was followed by a flood of the Chikaski river. There was also some hail damage. Adjusters expect to be in the area six weeks.

The Blackwell tornado on the same night leveled Udall, Kan., killing 65, plus five other persons from the adjacent hamlet of Oxford, and injuring more than 210. The entire population, between 500 and 600, was left homeless.

Western Adjustment moved into Udall almost immediately and set up their storm office in a quonset hut. Western reports the loss total to insurance on all losses and has about 35 mercantile and 125 dwelling losses, plus approximately 200 autos in the area whose loss is also total. An early estimate places damage at around \$1 million. Western began processing losses on Saturday and some claims were closed over Sunday and Monday. One of the major losses at Udall was a two-year old, \$350,000 school building, which was totally destroyed.

A series of other tornadoes caused scattered damage in Western Adjustment's territory. A thousand losses are

expected at Springfield, Ill., as well as scattered farm losses around Alton, Ill. Other Illinois towns with an estimated 800 to 1,000 losses each are Pekin, Peoria, and La Salle. Also there were scattered farm losses at Kankakee. In Paris, Ill., a tornado Friday night lifted the roofs of some factories although the total number of losses is small.

Saturday morning there was a tornado at Crawfordsville, Ind., which struck the southeastern part of the town. Not over 10 serious losses are expected there with a total of 300 to 400 losses altogether.

Western has sent in about 50 extra adjusters in all areas affected.

N. C. OK's Refund Bill

The North Carolina senate has enacted into law a bill which requires small loan companies to make refunds to borrowers on insurance premiums where the loan is paid off earlier than scheduled and prohibits the loan companies from making the borrower take out A&H for loans of less than eight weeks duration and from paying for coverage for a longer period than the duration of the loan.

Suspends Guaranty F. & M. of S. C.

Commissioner Kelly of South Carolina has suspended the certificate of authority of Guaranty F. & M. of Columbia, along with the licenses issued for the company to officers, general agents, managers and agents. The order prohibits new or renewal business during the suspension and subjects all financial transactions to the approval of the commissioner.

Efforts to get the company's business reinsured apparently have failed.

The insurance department of New York has filed a conservation order against assets of the company in that state.

The company was licensed in South Carolina only but did surplus lines business on a non-admitted basis. It did a little fire, extended coverage, accident, and chattel mortgage business, but of the \$734,294 of written premiums reported for 1954, \$554,006 was in auto PHD, mostly on financed business, and \$125,535 was in auto BI and

PDL, most of it substandard at a surcharged rate. It showed an underwriting loss of \$134,259 in 1954.

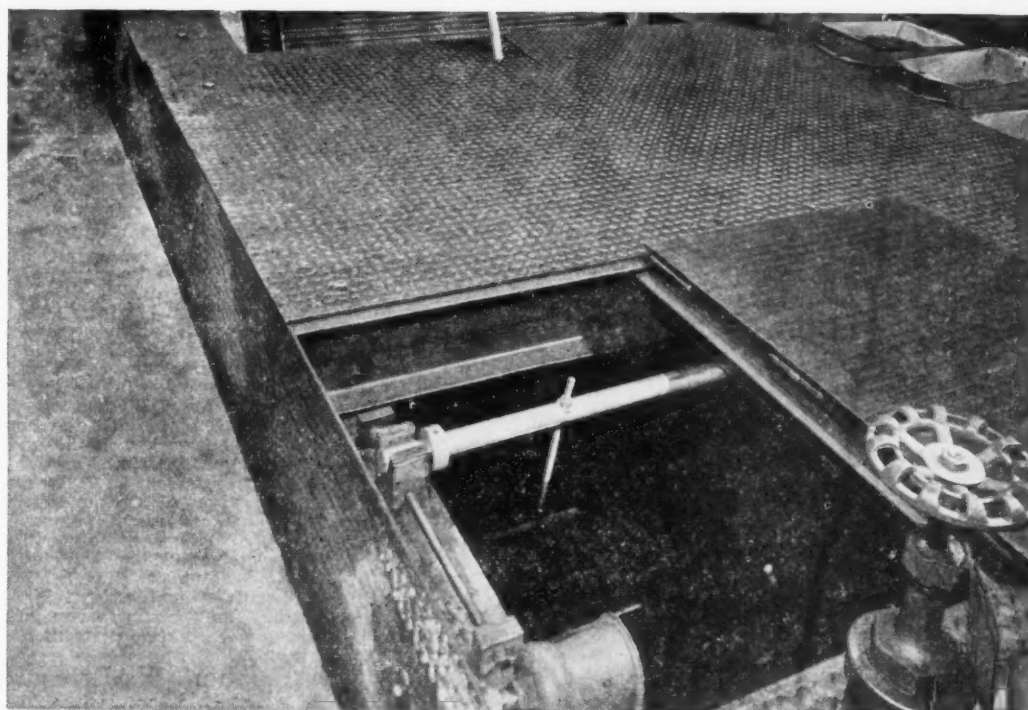
American & Foreign Management Co. of South Carolina handled production and underwriting for an overwriting commission. The company had been reinsuring considerable financed auto business of Ins. Co. of the South, and its own reinsurance arrangements included those with London Lloyds, and Saskatchewan Guaranty & Fidelity.

Refile Mandatory EC Deductible in Pa.

Middle Department Assn. of Fire Underwriters has refilled the mandatory \$50 deductible extended coverage in Pennsylvania, at a rate of 10 cents, compared with the old rate of 6 cents for full cover. The rate change reflects the heavy EC losses from the hurricanes last fall.

The rating bureau previously had made the filing but withdrew it to permit the insurance department to give more study to the proposal and the experience filed in support of it.

HOT SPOT IN HARTFORD!



1575 GALLONS OF OIL NEAR A 1700° FURNACE!

A king-size oil quench is a bad enough fire hazard by itself. Put it next to a roaring, 1700 degree hardening furnace, and it could turn a plant into a cinder pile!

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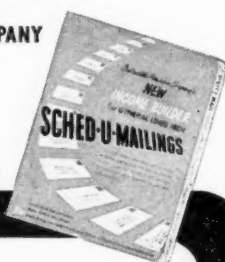
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Maryland Casualty Promotes Bramble



Glenn C. Bramble

Maryland Casualty has elected Glenn C. Bramble vice-president and secretary. He joined the company's legal division in 1934, was made an assistant secretary two years later and secretary in 1942.

Management Problems Discussed by Engineers

Management problems were discussed at a meeting of 45 engineers representing top capital stock casualty insurers at an administrative engineers' conference at Ardsley, N. Y., sponsored by Assn. of Casualty & Surety Companies.

Speakers included Thomas N. Boate of the association, R. C. Meldrim of Glens Falls, Arthur A. Hansen of Hartford Accident, John T. West of U. S. F. & G., Samuel J. Steinman of Indemnity of North America, William B. LeClair of Massachusetts Bonding, William E. Gruber of Standard Accident, Edward R. Granniss of Royal-Liverpool group, O. P. Peters of Employers Liability, Thomas B. McMath of Maryland Casualty, H. H. A. Morris of Century Indemnity, Rod H. Balenseifer of Saint Paul-Mercury, Donald Pitre of Fidelity & Casualty, John M. G. Vaughan of Aetna Casualty, M. J. Gorham of Hartford Steam Boiler, L. W. Brimmer of the Boston and Kenneth R. Bush of America.

American of Newark Ups Robie, Arthur in Tex.

American of Newark has promoted George D. Robie from superintendent of fire underwriting to superintendent of agencies and Donald Arthur from fire underwriter to fire underwriting supervisor at the southwestern department at Dallas.

Mr. Robie joined the company in 1939 and worked in the underwriting department at New York and Newark. He transferred to Dallas in 1952 as supervisor of fire underwriting and was named superintendent in 1953.

Mr. Arthur has been with the company since 1943 as map clerk, examiner, was underwriter in three Texas territories and assisted Mr. Robie in the general supervision of the fire underwriting department.

Freeport, Ill., Reinsures American Exchange, Neb.

Freeport Ins. Co. of Illinois has purchased the entire stock of American Managers, attorney-in-fact for American Insurance Exchange of Omaha. Freeport will complete reinsurance of the business June 1.

The Omaha insurer has approximately \$300,000 in premiums, principally automobile with some miscellaneous casualty lines.

Ga. Tornado Losses May Hit \$2 Million

The tornado that hit Macon, Ga., May 21 is expected to cost insurers between \$1.5 and \$2 million. National Board has assigned catastrophe serial No. 59 to the storm. An estimated 2,000 claims will result from the storm.

Southern 1752 Club Holds Clinics in No. Carolina

Southern 1752 Club has completed its spring clinics in North Carolina held in Charlotte, Winston-Salem, Raleigh and Goldsboro May 3-6. Carroll Diebold of Pennsylvania Lumbermens Mutual, vice-president and secretary of the club, opened all sessions except Goldsboro, which was handled by Harris Haviland of Lumbermens Mutual Casualty.

Topics and their speakers were: "The Automobile Policy and Changes in the Manual," Guy Peters of John Ratterree & Co. and Leonard Coleman of Shelby Mutual; "School Insurance in North Carolina," S. A. Chalk Jr., president North Carolina Assn. of Mutual Insurance Agents; "Selling Boiler & Machinery Insurance," James Baird and Summer Baker, both of Lumbermens Mutual Casualty; "Developments in North Carolina Fire Insurance," Frank Auble and Donald Adams, both of Grain Dealers Mutual.

Also, "How Your Policyholder Sees You—Merchandising for the Mutual Agent." Emil Bozanek, Iowa Hardware Mutual. There was also a panel consisting of members of the club answering questions at the concluding program at all sessions. Commissioner Gold of North Carolina spoke on legislative developments at the first three meetings and C. C. Duncan, deputy insurance commissioner, spoke at Goldsboro on an educational program for officers and firemen for the investigation of questionable fire and frauds. He also discussed legislative developments.

Plan Lunch for N. A. Directors at Seattle

More than 350 invitations have been mailed to the luncheon to be given in honor of President John A. Diamond of North America and 15 members of his board of directors June 10 at Seattle. Among those expected to attend are Commissioner Sullivan of Washington and members of his staff, and agents and brokers in western Washington of North America. Mr. Diamond and the directors will be enroute home from a series of meetings in Canadian cities.

Gibbs Named Manager at Oakland

Louis H. Gibbs, who has been with National Fire at Oakland, has resigned to become insurance manager for Oakland Assn. of Insurance Agents. Mr. Gibbs succeeds Edward Nichols and will handle the public insurance program known as the "Oakland Plan."

Insurance Square Club Outing

Insurance Square Club of New York will hold its annual golf outing at Echo Lake Country Club, Westfield, N. J., June 2.

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Wagner Reviews Compulsory Status

The spring meeting of Vermont Assn. of Insurance Agents was told by Richard C. Wagner, manager of the casualty department of Assn. of Casualty & Surety Companies, that the widespread adoption of supplemental forms of coverage to the automobile policy may have a significant effect in answering the demands for compulsory automobile liability insurance.

Much of this demand, he said, comes from people who are insured and feel that everyone else should be made to insure. Many motorists complain about being involved in accidents where they cannot collect, but if there is available to these people a form of coverage which will protect them and their families at a reasonable cost the demand from this source should be considerably reduced.

Speaking out in firm opposition to both compulsory and unsatisfied judgment fund laws, he termed them inadequate and said they lead to political control of rates. With greater emphasis on safety, enactment of impoundment laws and strengthening of existing financial responsibility laws, the FR problem would be considerably mitigated.

Despite the fact that accident prevention is the "whole nub" of the problem, Mr. Wagner said government has done practically nothing to increase traffic safety.

Nothing could be truer than that the only lasting cure is prevention, not indemnification. But so long as politicians keep the emphasis on indemnification, safety will play a minor role, he said. The advocates of compulsory say the two can be considered separately and that both can be had. But what progress has been made safety-wise in the last four years as far as government is concerned? Practically none; all of the emphasis has been

on compulsory and other forms of indemnification. With compulsory, interest in safety would be even less than it is now.

FR laws have been strengthened by inserting a reciprocity provision which operates extraterritorially. The enactment of impoundment statutes would also strengthen them, he said. Other proposed improvements are to prohibit transfer of uninsured vehicles before suspension of driving and registration privileges, after the vehicle had been involved in an accident, and requiring owners to state in applications

for registration whether or not they carry liability insurance. An increasing emphasis on safety, a continuing increase in the number of people purchasing medical payments insurance, broadening of policies, and development of new coverages all will help.

He noted that the greatest demand for compulsory seems to arise in states where the problem is least acute. Agitation in New York during the last three years, for instance, where more than 90% of the cars are insured, has been far greater than in the late 1930s and early 1940s, when less than 30%

of the cars were insured. It almost seems that the demand for compulsory insurance increases in direct ratio to the lessening of the need for it, he declared.

As to the misdemeanor, or no-bite type of FR proposal he said that those advocating it have arrived at the novel conclusion that all the troubles will be over with compulsory which is not actually labeled as such.

How the unsatisfied judgment fund legislation works in New Jersey may determine the future course of this type of legislation, he said.

"I know American-Associated's reputation as a casualty company... and this is for me!"



Flint Tri-Insurance Men Name Phillips President

Flint-William J. Phillips Jr., Phillips agency, has been named president of Flint Tri-Insurance Group to succeed Martin J. Beckers. The group consists of the presidents of the three major agency organizations here, plus one additional delegate from each group.

The member organizations are Flint Assn. of Insurance Agents, Flint Life Underwriters Assn., and Flint A&H Underwriters Assn.

Adams Heads Mutual Benefit Group Office

William S. Adams Jr. has been appointed district manager of Mutual Benefit A. & H.'s New York regional group office. Mr. Adams has had six years experience in group work specializing in field sales and service. He was formerly with Equitable Society and has done free lance public relations work in New York.

Named by Wabash in Mich.

Michigan General Agency of Grand Rapids has moved into larger quarters at 455 Cherry street, S. E. The agency is going into the general casualty field and will represent as general agents in Michigan Wabash Fire & Casualty of Indianapolis.

R. I. Agents Plan Outing

Rhode Island Assn. of Insurance Agents will hold its annual outing June 17 at Warwick Country Club. On the program are athletic events, including a softball game between agents and company men, and a dinner.

American-Associated's famed extra services now available in the BONDING FIELD

The facilities, conveniences and thinking that distinguish *American-Associated* in the casualty field have been carried over into our Bond Division.

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requiring Head Office attention, in nearly all cases you have the answer in *hours*—not *days*!

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ALVERSON IS V-P

J. C. Qualmann New President of Pacific Board

SANTA BARBARA—J. C. Qualmann and Peyton Y. Alverson were elected president and vice-president of Board of Fire Underwriters of the Pacific, for the ensuing year, at the annual meeting here. Each man heads the western states operations of his group of companies at San Francisco—Mr. Qualmann, Royal-Liverpool group, and Mr. Alverson, Northern Assurance group.

Elected to the governing committee for a two-year term, were: R. D. Bill-

ings, Great American, I. C. Faber, National Union Fire; E. E. Erickson, Fire Association; Alan Mateer, Norwich Union, and F. J. Pelletier of Landis, Pelletier & Parrish. One-year alternates on the committee will be J. C. Hitt, London Assurance; P. D. Richards of Richards & Co.; and F. H. Spencer, Commercial Union-Ocean Group.

Opportunities for working with colleges in developing insurance student recruits for the business were explained by the only guest speaker Dr. John W. Cowee, associate professor of insurance at the University of California. He recommended: Improve the understanding of the career opportunities in insurance and the avenues of communication between the insurance industry and college campuses. Carefully select the persons who interview student recruits and adapt re-



J. C. Qualmann, assistant U. S. manager and vice-president of Royal-Liverpool, new president of the Pacific Board, shown with the new vice-president, Peyton Y. Alverson, Pacific Department manager of Northern Assurance.

cruiting efforts to take full advantage of employing the top 25% of high school graduates who enroll in universities rather than let this group go by default to other employers.

Deviates on Ia. Farm Rates

DES MOINES, IA.—Milbank Mutual of South Dakota has been admitted in Iowa, filing fire and extended cover rates which are deviated 20% on both city dwellings and farm risks from the Iowa Inspection Bureau. The deviation on farm risks is somewhat unusual in that most of the independent filers deviate on city business but as a rule follow straight bureau on farm risks.

Auto liability and PHD rates are also below many of the companies in Iowa, but not quite as low as some.

Empire F. & M. of Omaha has been admitted in Iowa for sub-standard auto liability and physical damage business.

Public National of Miami also has been admitted, filing straight bureau rates.

Highlights of the Week's News

Argus Chart shows 1954 a profitable year for casualty linesPage 2
E. H. Morrison gives why and wherefore of auto competitionPage 13
ALC, LIA seek to ease A&H payment reporting for tax purposesPage 22
H. D. Willson new president of national brokers' associationPage 23
Pacific Board elects J. C. Qualmann president at annual meetingPage 8
A&H problems get attention at Bureau of A&H Underwriters New York seminarPage 4
North British purchase of Central Surety is completedPage 4
Bureau burglary rates increased, glass rates cut; new storekeepers form issuedPage 4
Tornado damage in midwest estimated in excess of \$10 millionPage 3
Guaranty F. & M. license suspended in South Carolina; New York moves to tie up assetsPage 3
Carl Pearson, with New York department, named editor of Rough Notes magazinePage 21
National Board holds annual meeting at New YorkPage 1
Bureaus make first round of auto rate cutsPage 1
NAIC has heavy agenda for Los Angeles annual conventionPage 1
Trade practices conference with FTC gets backing of NAICPage 1

Aviation War Risk Insurance Fund Asked

WASHINGTON—A Senate subcommittee on appropriations is studying a Department of Commerce proposal that provision be made for the establishment of an aviation war risk insurance fund based on the aviation war risk law of 1951, the program has been held back because of lack of money to operate it.

The department has recommended that money collected in aviation war risk binder fees be made available for use for administration purposes under the program. It is estimated that this would amount to about \$11,000 in initial binder fees.

Th department made the proposal as it said it would like to be prepared to put the program into effect without delay in the event of hostilities.

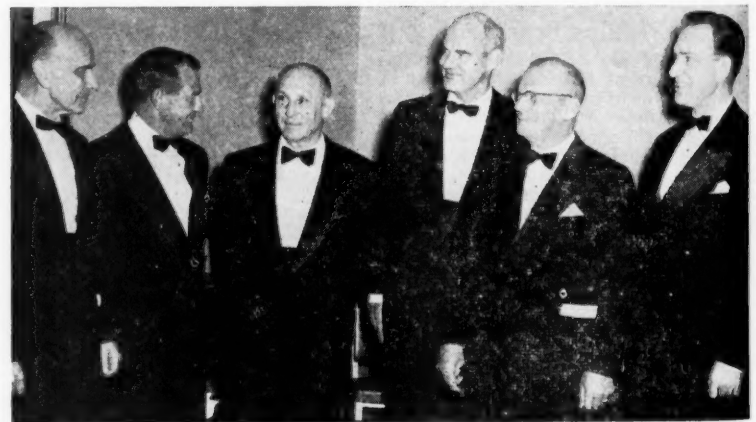
adequate
protection

The Highland broadsword, sometimes mistakenly called a Claymore, is straight with a broad, flat, single or double edged cutting blade and a distinctive basket hilt.

The 17th Century Highlander with pistols and dirk on his belt, a round target on his back, in one hand a sword and a musket in the other, was perhaps the best armed soldier of his day. Changing conditions, however, outmoded his weapons and today they would offer little protection. Insurance, too, becomes obsolete if it is not adjusted to current conditions. Caledonian takes pride in the century and a half of up-to-the-minute protection its agents have given policyholders.

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Among those at the annual dinner of National Board at New York were, left to right, Barry Truscott, secretary; J. C. Hullett, vice-president; Walter Williams, U. S. undersecretary of commerce who was principal speaker; J. Victor Herd, president; D. R. Ackerman, treasurer, and L. A. Vincent, general manager.

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Commissioners Study FTC Jurisdiction

(CONTINUED FROM PAGE 1)

and there are no records of individual claims in many group cases which are self-administered by insured.

Commissioners should properly take an interest in resisted claims, Mr. Guertin said, but requiring such information in the annual statement is not the way to go about it. The annual statement is a financial report, he noted, and it should not contain statistical material not germane to company operations. The data wanted could be assembled during an examination of a company or by questions asked aside from the annual statement. He said other than the claim information requested he would be happy to recommend adoption of the report. Seconds to Mr. Guertin's remarks were made by Carl Tiffany, a member of the Blanks committee of H&A Underwriters Conference, and J. F. Follmann Jr., managing director of Bureau of A&H Underwriters. Milton Ellis of Metropolitan Life suggested that at least the group business should be not included because there are practically no complaints against it and gathering the data would be a tremendous hardship for no good reason.

Martin of Louisiana, chairman of the A&H committee, explained that the idea is to get the companies to furnish information which NAIC has had to assemble itself at great expense. The time element is important, he added, since A&H is a critical issue. At Mr. Martin's suggestion, Mr. Wells offered to eliminate the group report if the companies would then accept the whole, but Mr. Guertin said he could only reiterate his objections to the procedure even in part.

J. Austin Carroll of Providence, Washington, representing National Board, objected to inclusion of schedule "O" of data on reserves for extended coverage, a new item. He said this is a substitute for a similar proposal last year which was withdrawn. There is no need to show reserves on this line, he argued. Especially in view of the record showing that the average EC claim is paid within 24 days. The information would be of little value.

There was some confusion as to whether the discussion of the blanks committee report meant the meeting of the blanks committee scheduled later in the day was to be cancelled. When Mr. Wells said the committee was going to meet later on, any further debate was put off.

The executive committee at its first meeting adopted a resolution strongly opposing the interstate commerce commission plan to extend its jurisdiction over insurers writing truck and bus coverages. Commissioner Sullivan of Washington put this matter on the agenda, and a detailed explanation of it was given by Charles Luce, counsel for the Washington department. Zone VI of NAIC at its meeting in March had adopted a similar resolution.

Mr. Luce said ICC intends to expand its interest in insurers of motor carriers to take in such items as conduct of insurers, types of investments, re-insurance contracts, expenses, etc., and will demand the right to do its own examining of companies at the expense of the insurer. This, Mr. Luce declared, would require a tremendous insurance staff for ICC. The contention of ICC is that it is only clarifying its authority, but Mr. Luce said this begs the question, because the issue is whether

it has such authority in the first place.

ICC also says it isn't regulating companies under these new rules, since the insurer has the alternative of not writing the business, but Mr. Luce wondered where this departs from the theory of regulation, which is that either the company conforms to the rules of a state or doesn't write business in that state.

The whole idea is dangerous, he de-

clared, because it could spread to FHA, CCC and other government departments that have insurance ramifications.

Chairman Mitchell of ICC is in accord with Commissioner Sullivan, Mr. Luce said, and has written the commissioner saying he can't understand why people in ICC are unable to accept a state certification of a company. Mr. Mitchell has agreed to withhold action on the new rules pending an expression from NAIC, and the resolution submitted by Mr. Sullivan gave that expression in forceful language. It

asks that the congress inquire into "the attempts of the staff of ICC to regulate insurers...which are already regulated by...the several states," and asks that the proposed new rules be rejected by ICC.

Probably the longest session was that of the subcommittee to study a proposed brokers' minimum qualifications and licensing bill, at which Taylor of Oregon presided in the absence of McCarthy of Illinois.

Oliver Blase of National Assn. of Insurance Brokers outlined the bill, (CONTINUED ON PAGE 32)



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Minn. Commissioner Wins Round in Battle With Wis. Mutual

District Judge Albin S. Pearson at St. Paul has dissolved a restraining order granted Cheese Makers Mutual of Madison to prevent Commissioner Sheehan from interfering with the company's activities in Minnesota.

The court also denied the company's petition for a permanent injunction and placed the matter on the calendar for trial.

On April 5, Mr. Sheehan notified the company that its license in Minnesota would be revoked because of the alleged unsound condition. Cheese Makers was granted permission to withdraw instead of having its license revoked. It later requested permission to resume business in Minnesota on grounds that its withdrawal was only conditional while it straightened out its affairs. When Mr. Sheehan refused the request, the company obtained a restraining order.

Mr. Sheehan said all Cheese Makers' policies now in effect would probably be valid until their expiration dates, but no renewals would be accepted pending final decision by the court.

May Audit Homeowners Policies in Kentucky

LOUISVILLE—Zone III of National Assn. of Insurance Commissioners did not get around to a discussion of the item on the agenda titled "Auditing Home Owners' Policies." The failure arose from the lack of a quorum when this came up for discussion, although there was some informal conversation on the matter.

Indications are that homeowners policies in Kentucky within a short time will go through Kentucky Inspection Bureau, and that other states will adopt this procedure. Just a few weeks ago one of the veteran agents of Louisville complained that failure to have homeowners business go through the inspection bureau could result in illegally written business. For example, town classifications could be incorrect on homeowners policies and the company could even go to the extent of denying liability in the event of loss. This is not possible with standard fire policies because they go through the audit bureau.

Rochdale Ins. Co. Being Formed in New York

Notice of intention to form an insurer has been filed in New York by Rochdale Ins. Co., which will insure and reinsure fire and allied lines and marine.

Capital will be \$375,000 with a like amount in paid in surplus. Rochdale will be a wholly owned subsidiary of Cooperative Society of Manchester, England.

Chicago Insurance Society Elects

Insurance Society of Chicago at its annual meeting this week in the offices of Western Underwriters Assn. reelected D. P. Skaer, Cook County Inspection Bureau, as chairman; R. L. Davis, Assn. of Casualty & Surety Companies, as secretary, and W. G. Dithmer, as treasurer.

The society sponsors the Insurance Institute of America courses in conjunction with Illinois Tech.

K. C. Insurance Society Elects

The board of governors of Insurance Society of Kansas City this week elected new officers. President is Ingolf H. E. Otto, Oppenheimer Bros.; vice-president, Max Doehler, Bruce Dodson & Co.; treasurer, John Owen, Central Mutual Casualty, and secretary, Blakley Bush, Employers Reinsurance.

Explains Fire Cover Cost in Relation to Building Materials

Construction materials as they are related to fire insurance costs were discussed by J. W. Morris Jr., division engineer of South-Eastern Underwriters Assn., before a sectional meeting of Forest Products Research Society at Savannah.

Conclusions drawn by Mr. Morris were:

(1) Although buildings may contain combustible materials of construction, this feature is but one of many in the determination of the fire loss probability and may or may not be a predominant factor.

(2) The determination of the fire loss probability of all types of fire insurance classifications is under continuous study and may be decreased or increased within the period of the useful life of any specific building.

(3) The choice of the use of any materials of construction for a building may be influenced by the probable fire loss as reflected in the fire insurance rate but the rate is not necessarily a predominant influence in the choice.

Says Most Accidents Are Easily Preventable

H. W. Heinrich, superintendent of Travelers engineering and loss division, said that at least 50% of all accidents are preventable in a talk before a group of Indiana industrial safety men at Purdue university.

He said that 88% of all accidental injuries are caused by unsafe personal acts, 10% are caused by unsafe mechanical conditions and 2% are attributable to "acts of God."

For every insurance dollar received in compensation for an accidental injury, \$4 in additional costs must be borne by the business affected by the injury, he said.

Mich. Mutual Liability Has Change

H. W. Brower, assistant vice-president of Michigan Mutual Liability, has been named in charge of sales in the Grand Rapids territory. The company has transferred John F. Moffat from Grand Rapids to Indianapolis as regional sales manager for Indiana and Kentucky, and H. A. Guenow, claim manager at Kansas City, has been named claim manager of the south-eastern territory with headquarters at St. Louis.

Discuss "Packaging" at S. F. Meet

O. D. Oliphant, agency superintendent, Fireman's Fund, addressed the Fire Underwriters Forum of San Francisco, at a luncheon meeting. R. B. Masters, New Zealand, was chairman of the day. The topic of discussion was "Is Packaging the Answer?"

Massachusetts Committee for UCD

BOSTON—The legislative committee on labor and industries has approved a competitive state fund plan for cash sickness insurance, requiring Massachusetts employers to cover their workers under the state fund unless they already have an equal or better privately operated plan.

Fire Association in N. J. Office

Fire Association and Reliance have moved their northern New Jersey office from East Orange to Montclair where they went into a new group office with Eureka Casualty, which moved from Newark. The larger quarters are located in Bankers National building, 26 Park street, Montclair.

Ohio Field Club Sets Outing

Casualty and Surety Field Club of Ohio will hold its annual golf outing at Marysville Country Club June 10.

Fire Rates on Trucks Changed Aug. 1 in La.

Casualty and surety division of Louisiana Insurance Rating Commission has changed the rules affecting trucks, truck type tractors, trailers or semi-trailers primarily engaged in the transportation of explosives, inflammable liquids, stumps, pulpwood, logs and lumber to increase by 50 cents the fire rate on fleet rated risks.

The change in rules, which is effective Aug. 1, will have a negligible effect on fleet rated risks as there are few risks in this category in the state which are rated on a fleet basis. There has been such a differential in the rate between fleet rated and nonfleet rated that insurers have been unwilling to provide coverage on risks that did not carry the surcharge, which has been \$1 for \$100 value on trucks and which becomes 50 cents Aug. 1.

Atlantic Mutual Reports Agents Ads Successful

Atlantic Mutual companies have reported that the new advertising campaign it designed for property and casualty agents has been meeting with excellent response. Requests for newspaper ad mats or reprints for use locally have been received from 26 states and more than 30,000 reprints have been distributed.

The ads, which carry no mention of the companies, stress the importance to the public of buying insurance only through an independent agent. Six of the nine ads in the series have already appeared in print and the remaining three will be ready this fall.

The campaign was initiated by Essex County (N. J.) Assn. of Insurance Agents. Agents may receive the complete set of mats, ready for newspaper reproduction, at cost of \$15. Reprints may be obtained without charge from the companies at 49 Wall Street, New York 5.

Traders & General Names Coady in La., Three in Field

Traders & General has named E. D. Coady as manager at New Orleans, and has appointed Herbert Parsons Jr., Stuart M. Graham and Burton M. Brown as special agents.

Mr. Coady for eight years has been with Houston Fire & Casualty in the home office and in the field. For the last three years he has been manager for Houston F. & C. at New Orleans.

Mr. Parsons has been at Houston for Traders & General and is now transferring to Oklahoma City. Mr. Graham, who has been at San Antonio, succeeds him at Houston, and Mr. Graham's successor at San Antonio is B. M. Brown, who has been at the home office.

Allstate Pamphlet Stresses Super Highway Safety Needs

Allstate has published a safety pamphlet entitled "Expressway Driving Is Different" that is designed to point out the need for adjusting driving habits to the higher speed for modern superhighways. Copies of the booklet are being distributed by the accident prevention division of Allstate.

\$24,000 Judgment Against Brickey

A judgment for \$24,972 against W. C. Brickey Jr., former president of the defunct Pioneer Western Mutual of San Antonio, was entered by district court at San Antonio on his alleged failure to pay a promissory note. Brickey is also under 14 indictments growing out of his operation of Pioneer Western Mutual, one of the indictments charging him with misappropriation of funds, and 13 charging submission of false statements to the insurance department.

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Trade Contab With FTC Gets NAIC Backing

(CONTINUED FROM PAGE 1)

adopted, and Mr. Layne said it was unfortunate that the report be published at all.

The idea that NAIC and the companies (working through the Joint Committee on Health Insurance) could solve their FTC headache by working up a set of rules and regulations for A&H advertising is recent. It came about after Mr. Pansing decided to go straight to the source and talked with Chairman Howrey of FTC on

May 11. During this discussion Mr. Pansing said he learned FTC has no great pride of jurisdiction, but feels rather that force of circumstances caused it to move in on the A&H business. FTC would gladly move back out, he said, if the business can show it an acceptable answer on a national scale.

In his full report, Mr. Pansing remarked that in the last four or five years there have been some cases of

false and misleading advertising. Not all the states have passed adequate control legislation on this score, and all parties now agree that lack of such legislation automatically means FTC has some jurisdiction. In all of this the public interest is involved, he declared.

Mr. Pansing recommended that rules of conduct be established. And at the same time NAIC and the joint committee on health insurance actively support needed legislation. A complete code of advertising rules might come out of a fair trade practices conference of the industry and FTC, he admitted,

but he said he opposes this approach as an admission of FTC jurisdiction, at least in the mind of the public. His own suggestion that there be a three-way meeting of FTC, the industry and NAIC Mr. Pansing said he now looks upon as the second best answer after his direct talks with the FTC people. What can be done, he reported, is the setting up of a code by NAIC with full industry support, and with FTC cooperation. This eliminates the problem of jurisdiction without going into some of the niceties of it.

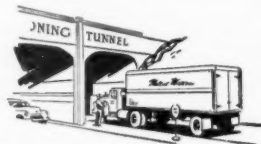
At the same time, Mr. Pansing stated, NAIC and the joint committee must work hard to get needed laws passed. This should be done by having a commissioner from each zone and a member of the joint committee from each zone see that something is done, state by state.

Taylor of Oregon, who presided at this part of the session, asked for industry comment on Mr. Pansing's ideas. Robert Crichton, counsel of American Life Convention, said his organization cannot be a party to any plan in which the companies ask for a meeting with FTC or have to ask for FTC approval of their acts. Joseph F. Follmann Jr. of Bureau of A&H Underwriters agreed with this, but 100% support for the Pansing plan was given by John Hanna of H&A Underwriters Conference, by Joseph McGee of Assn. of Insurance Advertisers, and by Eugene M. Thore of Life Insurance Assn. of America, who remarked he thinks the idea is good if he was correct in interpreting it as calling for a three-way meeting of FTC, NAIC and the industry.

Robert L. Hogg of Equitable Society, former general counsel of ALC, offered some observations of his own that it is all right for one company to go to FTC with its own problem, but it is another thing for the whole industry to do it. Perhaps the business could go along with FTC on the question of advertising, he said, solving the matter by obtaining everybody's agreement, but then one morning the business might wake up and find it had to get into a fight with FTC on some broader issue. In two or three ways Mr. Hogg cautioned on letting FTC have any veto power of over what NAIC and the industry might decide on in the way of a code.

Mr. Knowlton's report of the committee to study the question of FTC jurisdiction was first on the agenda for the session. He said this group had three meetings, and at the first authorized Raymond Harris of the New York department to get up a brief of all the combinations of circumstances under which FTC could claim jurisdiction. After a little historical background, Mr. Knowlton said FTC jurisdiction is limited to the extent insurance is not regulated by state law. State laws take precedence over federal laws in the insurance field under PL 15, he asserted. It was never intended that there be concurrent jurisdiction.

The report recommended that in order to preserve state regulation each state should enact four laws: An unfair trade practices act, an unauthorized insurers service of process act, an unauthorized insurers false advertising act, and a reciprocal uniform unauthorized insurers law. The last one, he said, plugs the gap. It requires that a state's domestic company doing business in any other state must be licensed in the other state. Also, the report suggested that NAIC might



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set up uniform rules for advertising. The committee studying FTC jurisdiction could then be killed, the report stated, and there could be substituted for it an unfair trade practices committee.

It was this report which the committees adopted in toto in executive session, but the commissioners were made fully aware that there are sections of the business that have no use for it.

Moses Hubbard characterized the report as the "death knell" for his companies in the Commercial Travelers group. In forceful and telling language, Mr. Hubbard declared the reciprocal licensing provision would "crucify" his companies. No one can say that Commercial Travelers of Utica isn't adequately regulated, he contended. The NAIC survey shows that the effects of false and misleading advertising are negligible, he went on. There are only two complaints on advertising in the survey, but many more on the activities of salesmen, agents or brokers. Mr. Hubbard made it clear he could not agree to a report which he felt would be harmful to the Travelers companies.

Wade Martin of Louisiana, chairman of the A&H committee, responded to this, saying Mr. Hubbard represents his companies, but the commissioners represent the public. What is wanted is effective regulation in all states. If the states are to regulate the business, this law must be enacted. Even if all the states adopt an unfair trade practices act, the FTC would be in the picture still. Other agencies of the government or Congress could move in on the business. The companies that are inconvenienced by the law will have to bend a little in the interest of the whole business, he said.

There was some surprise occasioned by the support given Mr. Hubbard by W. Clement Stone of Combined group of Chicago, who said he feels there must be a means of achieving what is wanted without hurting any particular class of companies.

Even more of a shocker was the comment of Alvis Layne that while the part of the report Mr. Hubbard objected to was unfortunate, it was even more unfortunate that the report be published at all. To do so, he commented, could embarrass the companies now defending charges made by FTC.

How would this embarrassment come about? Mr. Knowlton asked. Mr. Layne said contemporary reports have an influence on cases in progress, and for NAIC to report conclusions, such as an admission of FTC jurisdiction, in an area still in doubt, offers an argument to FTC. If an admission of FTC jurisdiction is the official view of NAIC, "how could they (FTC) not use it?" he asked. FTC would be "delighted" to have such ammunition.

Then should NAIC reach no conclusion? Mr. Martin asked.

Mr. Layne admitted the breadth of the problem, it covers the present cases and any possible future cases, but all these questions are pending in one or more of the cases now before FTC. The report "unquestionably prejudices" what is now transpiring, he added, since pre-judgment by NAIC must inevitably embarrass the insurers.

What about the recommendations on legislation? Mr. Pansing asked.

If the legislation is justified on reasons of state regulation alone, aside from the threat of federal regu-

lation, then there is no argument, Mr. Layne responded, but to enact laws on the basis of the federal threat brings in a host of new problems.

Leffert Holz of New York spoke sharply on the point of taking cognizance of the fact that FTC is in the picture. It cannot be hidden or ignored, he pointed out. Navarre of Michigan added that he is alarmed by "advocates of special interests" who are ignoring the broader scope. "Are we going to face up to the issues today, or wait for the Congress to act?" he wondered.

Ohio Farm Bureau Makes Top Management Changes

Ohio Farm Bureau companies have made management changes, creating two new offices.

Bowman Doss, now executive vice-president, becomes 1st vice-president. C. W. Leftwich, actuarial vice-president, will head the new office of product development and pricing. Harry W. Culbreth, public relations vice-president, will be in charge of the new office of human relations.

Donald E. Kramer, who has been assistant to President Murray D. Lin-

coln, becomes his administrative assistant; and George W. Campbell, radio and television manager in the public relations department, succeeds Mr. Kramer.

Allstate Honors Top Agents

Twenty-nine top midwest agents of Allstate attended a zone "conference of champions" at Rockton, Ill.

J. E. Henry, midwest vice-president, said the "honor ring" club members have nearly \$3 million in premiums on the books, "comparing with the total premiums written by our entire company in 1938."

THE CRUM & FORSTER GROUP

FINANCIAL STATEMENTS AS OF DECEMBER 31, 1954

ASSETS

	UNITED STATES FIRE INS. CO.	NORTH RIVER INS. CO.	WESTCHESTER FIRE INS. CO.	U. S. BRANCH WESTERN ASSURANCE	U. S. BRANCH BRITISH AMERICA	SOUTHERN FIRE INS. CO.
Cash in Banks & Trust Companies	\$ 8,882,644	\$ 4,053,093	\$ 3,950,563	\$ 904,441	\$ 533,367	\$ 819,177
*United States Government Bonds	36,908,816	19,905,120	19,926,605	6,931,823	3,701,674	2,388,736
*Other Bonds	16,422,150	8,080,358	9,112,363	1,278,895	716,220	799,324
*Stocks	44,529,695	29,259,270	29,772,345	1,108,403	1,323,504	1,975,439
Mortgage Loans on Real Estate	3,859	5,900	10,804	0	0	0
Real Estate	112,590	0	0	0	0	0
Premium Balances Receivable (Not over three months due)	3,394,990	1,883,629	1,697,854	388,533	202,104	241,504
Interest and Real Estate Income Accrued	227,533	118,365	151,621	24,272	13,847	12,016
Other Assets	2,555,861	688,412	2,086,614	169,467	80,847	89,158
Total Admitted Assets	\$113,038,138	\$63,994,147	\$66,708,769	\$10,805,834	\$6,571,563	\$6,325,354

LIABILITIES

Reserve for Unearned Premiums	\$ 37,863,757	\$19,399,320	\$21,142,469	\$ 3,716,050	\$2,038,636	\$2,521,253
Reserve for Losses and Loss Expenses	10,848,316	6,103,621	7,072,634	1,391,790	742,699	730,715
Reserve for Taxes and Expenses	2,328,536	1,424,700	1,583,000	377,500	199,000	177,240
Reserve for All Other Liabilities	2,223,102	846,802	1,243,414	209,895	104,010	41,066
Capital	3,000,000	2,000,000	2,000,000	†500,000	†500,000	750,000
Net Surplus	56,774,427	34,219,704	33,667,252	4,610,599	2,987,218	2,105,080
Surplus to Policyholders	\$9,774,427	\$6,219,704	\$5,667,252	\$1,110,599	\$487,218	\$2,855,080
	\$113,038,138	\$63,994,147	\$66,708,769	\$10,805,834	\$6,571,563	\$6,325,354

* Bonds and Stocks are valued in accordance with the basis adopted by the National Association of Insurance Commissioners.

Securities in statements include amounts deposited with various states, as required by law, in the following amounts: United States Fire, \$4,533,536; North River, \$3,475,523; Westchester Fire, \$3,438,237; Western Assurance, \$1,188,935; British America, \$1,140,268; Southern Fire, \$512,658.

On the basis of December 31, 1954 market quotations for all bonds and stocks owned, the Total Admitted Assets and Surplus would be increased by the following amounts: United States Fire, \$399,634; North River, \$50,022; Westchester Fire, \$2,152; Western Assurance, \$2,287; British America, \$4,806; Southern Fire, \$18,848.

† Statutory Deposit.

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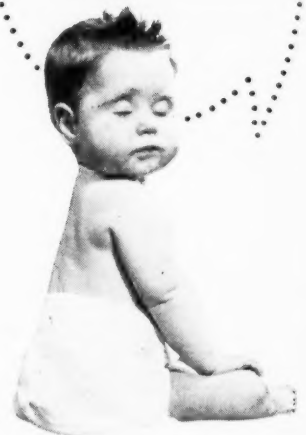
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Convention Dates

- June 8-9, Missouri Fire Underwriters Assn., annual, Taneycomo hotel, Rockaway Beach, Mo.
- June 9-11, Mississippi Assn. of Insurance Agents, annual, Edgewater Gulf hotel, Edgewater Park.
- June 12-14, Maryland Assn. of Insurance Agents, midyear, George Washington hotel, Ocean City.
- June 12-16, Insurance Division of the Special Libraries Assn., annual, Statler hotel, Detroit.
- June 13-15, Michigan Fire Underwriters Assn. and Michigan Blue Goose, annual, Gratiot Inn, Port Huron.
- June 13-15, International Assn. of A. & H. Underwriters, annual, Gunter hotel, San Antonio.
- June 13-15, Southeastern Underwriters Assn., annual, The Homestead hotel, Hot Springs, Va.
- June 13-15, Virginia Assn. of Insurance Agents, annual, Roanoke hotel, Roanoke.
- June 14-16, Illinois Fire Underwriters Assn., annual, Nippersink Manor, Genoa City, Wis.
- June 14-16, Kentucky Fire Underwriters Assn., annual, Kentucky Dam Village, Gilbertson.
- June 14-17, National Assn. of Insurance Women, annual, Palace hotel, San Francisco.
- June 15, Tennessee Fire Underwriters Assn., annual, Lookout Mountain hotel, Chattanooga.
- June 15-17, Indiana Fire Underwriters Assn., annual, Culver Inn., Culver.
- June 19-21, New England Assn. of Insurance Agents, annual, Poland Spring, Me.
- June 19-23, American Assn. of Managing General Agents, annual, Mark Hopkins hotel, San Francisco.
- June 23-25, North Carolina Assn. of Mutual Insurance Agents, annual, Blowing Rock.
- June 23-24, Missouri Assn. of Mutual Insurance Agents, annual, Hotel President, Kansas City.
- June 24-25, Upper Peninsula Assn. of Insurance Agents, Gateway hotel, Land O'-Lakes, Wis.
- June 26-28, Insurance Advertising Conference, Claridge hotel, Atlantic City, N. J.
- June 26-29, National Assn. of Public Insurance Adjusters, Concord hotel, Kaimesh Lake, N. Y.
- July 7-9, International Assn. of Insurance Counsel, annual, Hotel del Coronado, Coronado, Cal.
- Aug. 7-11, Honorable Order of Blue Goose, Grand Nest, Muehlbach hotel, Kansas City.
- Aug. 14-17, West Virginia Assn. of Insurance Agents, annual, Greenbrier hotel, White Sulphur Springs.
- Aug. 17-20, Federation of Insurance Counsel, annual, Sheraton Park hotel, Washington, D. C.
- Aug. 21, American Bar Assn. insurance law section, annual, Philadelphia.
- Aug. 22-23, South Dakota Assn. of Insurance Agents, annual, Rapid City.
- Sept. 5-7, International Federation of Commercial Travelers Insurance Organizations, annual, Sun Valley Lodge, Sun Valley, Ida.
- Sept. 11-13, Pennsylvania Assn. of Insurance Agents, annual, William Penn hotel, Pittsburgh.
- Sept. 11-14, Idaho Assn. of Insurance Agents, annual, Sun Valley Lodge, Sun Valley.
- Sept. 12-13, Utah Assn. of Insurance Agents, annual.
- Sept. 12, Vermont Assn. of Insurance Agents, annual, Lake Morey Inn, Fairlee.
- Sept. 12-14, International Claim Assn., annual, Lake Placid Club, Lake Placid, New York.
- Sept. 14-16, Illinois Assn. of Mutual Insurance Companies, annual, Pere Marquette hotel, Peoria.
- Sept. 14-16, Maine Assn. of Insurance Agents, annual, The Samoset, Rockland.
- Sept. 14-16, Michigan Assn. of Insurance Agents, annual, Pantlind hotel, Grand Rapids.
- Sept. 15-16, New Jersey Assn. of Insurance Agents, annual, Chalfonte-Haddon Hall, Atlantic City.
- Sept. 15-17, Louisiana Assn. of Mutual Insurance Agents, annual, Edgewater Gulf hotel, Edgewater Park, Miss.
- Sept. 15-17, Montana Assn. of Insurance Agents, annual, Northern hotel, Billings.
- Sept. 18-20, Washington Assn. of Insurance Agents, annual, Leopold and Bellingham hotels, Bellingham.
- Sept. 19-20, Minnesota Assn. of Mutual Insurance Agents, annual, Leamington hotel, Minneapolis.
- Sept. 20-21, South Carolina Assn. of Insurance Agents, annual, Columbia hotel, Columbia.
- Sept. 19-21, New Hampshire Assn. of Insurance Agents, annual, Wentworth-by-the-Sea hotel, Portsmouth.
- Sept. 20-23, Mutual Loss Managers Conference, Chicago.

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COMMENTS - TRENDS - OBSERVATIONS

Gives Why, Wherefore of Auto Competition

The principle problems in the field of competition today for companies writing automobile insurance, are the specialty companies using a combination of low prices coupled with very effective advertising concentrated on the individual car owner, the insurance risk that requires a minimum of service, E. H. Morrison, vice-president of Western Casualty of Fort Scott, stated at the Insurance Board of St. Louis luncheon for new members.

"It is interesting to note," he said, "that they aren't after the commercial risk, the fleet, the automobile garage or any other line or class that requires virtually custom service and underwriting or in the handling of a frequency of claims. In the market and field I am talking about there just isn't any true sales resistance any more, only price resistance. Today automobile insurance isn't sold; it's bought by the public. It has become quasi-compulsory by reason of the financial responsibility laws and there is, of course, widespread knowledge and universal acceptance of its economic necessity."

Many persons refuse to buy stock company policies because they are too acutely conscious of the materially lower prices of the specialty company competitors, he declared. Also, the responsible, mature, careful driver who seldom or never has an accident, the preferred risk, is generally the most susceptible prospect to the type of advertising employed by these companies. With general experience driving all rates upward, it is small wonder, he declared, the best risk says to himself "Maybe it's not for the best, but the cheaper policy will have to do. I'll probably never have to call on it anyway."

Mr. Morrison said that with the better risks slipping away, experience worsens for the stock companies and rates have to go up again widening the rate gap. The principle reasons for the tremendous success of the non-agency insurers said Mr. Morrison, are: Complete selection and control of underwriting and the acceptance of little, if any, accommodation business; use of the continuous policy form or its equivalent; low acquisition costs, simply meaning the extremely low rates of commission; writing business on a cash and delivery business and strict adherence to the principles of no money—no insurance.

He advocated "study of our opera-

tions to see if there are changes that can be made that will insure continued favor in the eyes of the public." There has been considerable research already completed with some action taken along these lines, the most notable being new classification plans. He warned however, that these multi-class plans have their disadvantages and leave much to be desired and added that merit rating has been advocated rather widely and this principle does have a definite psychological appeal to the public but does not strike at the heart of the reasons why the specialty companies undercut prices.

"The basic problem is one of making more of the premium volume available for the payment of losses. That is exactly what our competitors have done and whether we like it or not we shall very likely have to do exactly the same thing unless we are willing to abandon the lion's share of individual automobile business to our competitors." However, the agents and companies operating under the American Agency System are not yet ready to do that, he said, and mentioned some possibilities for reducing costs to help meet the cut rate competition.

Turning to the continuous form policy, he said this is not compatible with the agency plan, since it involves dealing directly between policyholder and company, and tends to compromise the principle of ownership of expirations. There are, however, desirable ways of meeting this problem, perhaps with a six-months policy term and the use of a renewal certificate to keep the original policy in force for a year.

As to acquisition costs and specifically the agent's commission, Mr. Morrison said the companies generally are perfectly satisfied with the status quo as to commissions so long as their agency plants can demonstrate the ability to write a satisfactory volume of business of acceptable quality using rates loaded to pay conventional commissions.

One hidden advantage of the specialty companies is their cash with policy plan as contrasted to the extended credit for premiums as practiced by agency insurers, Mr. Morrison said, with some 15% of policies issued wasted and many prospective policies taken only because the loss occurs within the placing period.

He advocated a change in methods to effect the adoption of a firm plan of "no money in advance, no insurance, which would automatically cut out the wastage of materials, time and effort on the not taken policies and the elimination of the evils of free insurance. Also the non-agency insurers with the "cash with the policy plan"

have the advantage of being able to invest premium dollars at once and earn a return at an early date.

Mr. Morrison emphasized the public will be served at a price it is willing to pay and, "If we adhere to old conventional wasteful practices through selfishness, laziness and inertia, then it would appear inevitable that our share in the mass market will simply wither away with the passage of time. If, as seems likely, real atrophy in the mass field of individual automobile and possible other forms of personal insurance is upon us, it is time that the partnership of agency and company come to agreement on a plan of action. Price resistance can be minimized. The margin between our rates and those of our competitors can be very substantially reduced. Let's not be frozen out of the market that we have done so much to create."

Comments on Editorial

Robert C. Rodruck of Pacific Underwriters Corp., Seattle, writes:

Your April 28 editorial is interesting in that it pin points thoughts which have been rather vaguely mentioned here and there for some time.

For too long there has been much name calling by those who apparently think the public owes the insurance agent a living. What in my opinion is being overlooked is that the day of selling insurance has passed, or is rapidly passing, to the day of buying.

This change is brought about by the many laws which require the individual to be properly insured.

It is no longer economically possible to maintain an old broken down system of trying to sustain thousands of agents. The time is here, or fast approaching when someone is going to have to face up to the fact that we are not going to help the agency system by making derogatory remarks about someone who has a perfect right to offer to the insurance-buying public a plan of distribution differing from ours.

Also, if we do a little soul searching, we might find that we have become so bureaucratic in our operations that our decisions of policy no longer make any sense.

Allstate Foundation Gives \$15,000 for Traffic Safety

A \$15,000 grant from the Allstate Foundation has been presented to Northwestern University for research and development work in street and highway traffic. The research will be done by the university's traffic institute. This is the third year that Allstate has provided grants to the institute, each year in an increased amount.

M. Dee Mann has joined Home at Topeka as office manager. Mr. Mann has been special agent in eastern Kansas for Cimarron of Kansas.



Governor Johnson of Colorado (seated), shown with insurance association representatives who played a major role in gaining passage of an agent's qualification law in the state: From left, Don L. Nabity, executive secretary of Colorado Insurers Assn.; Harry Pells, General American Life, Denver, Colorado Life Underwriters Assn. legislative committeeman; W. E. Wehrman, Mountain States Assn. of Mutual Agents legislative chairman; Walker Garrott, Colorado Insurers Assn. legislative chairman, and Rep. James Aspinwall, co-sponsor of the bill and a member of Colorado Insurers Assn.

Passage of the law culminated a 20-year Colorado Insurers Assn. effort. Previous attempts to obtain such legislation failed, largely because the insurance industry was divided. This year the stock agents, life agents and mutual agents combined their strength to promote the same bill.

National Bureau Changes Glass Burglary Rates

(CONTINUED FROM PAGE 4)

other than the comprehensive glass policy, will no longer be subject to the other insurance condition of the policy to which it is attached.

The rule relating to use of glass and its position in building has been amended by including the term semi-exterior for clarification. The term building wall line has also been substituted for front plate line to eliminate classifying as exterior that glass which, though normally considered interior is less than 72 inches from the front plate line. This would occur where the front plate line does not correspond with the building line.

The rule pertaining to plates containing 100 square feet or more has been amended to permit replacement of a broken plate by more than two smaller plates in lieu of the former requirement that replacement could be made by two smaller plates only.

Rates for class E are reduced 20%. Also premiums are reduced for herculite, tuf-flex and similar tempered glass which have been assigned to class D. Formerly these types of glass were in class F, which has been eliminated. These changes have been made in view of the favorable experience for these types of glass.

Dusklite, duolite, duo-pane, twin-doweld, reedex, supratest, and tinted transparent coatings have been added to the directory of glass.

The average effect of the burglary rate changes on the countrywide premium volume for each of the affected coverages is as follows: mercantile open stock, an increase of less than

1%; mercantile safe, an increase of 3%; interior robbery, a reduction of 3%; money and securities broad form—loss within premises, an increase of 6%; storekeepers burglary and robbery, an increase of 5%; and office burglary and robbery, a reduction of 20%.

For money and securities broad form—loss outside premises and for messenger and paymaster robbery insurance the minimum premiums are reduced.

The new standard storekeepers burglary and robbery policy form closely resembles in format and terminology the other standard provisions forms now in use such as the mercantile open stock and the money and securities broad form policies.

The insuring agreements of the new policy afford coverage equivalent to that provided in the superseded policy and even broaden the coverage in some respects. Under the burglary; safe burglary insuring agreement, coverage is newly extended to include loss, not exceeding \$50, by burglary of money and securities within the premises. The theft—night depository or residence insuring agreement extends the coverage to theft; heretofore this coverage was available for an additional premium charge. The burglary; robbery of watchman insuring agreement extends the coverage to include loss by robbery of a watchman from within the premises when such premises are not open for business. The damage insuring agreement specifically extends coverage to include damage caused by kidnapping, safe bur-

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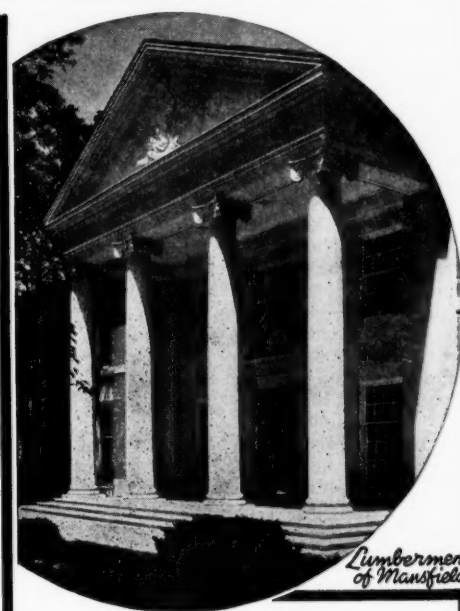
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glary or robbery of a watchman.

Among the exclusions is a new one which conforms to the standard provisions exclusion in the money and securities broad form policy. It provides that the policy does not apply to loss due to any fraudulent, dishonest or criminal act by any insured, a partner therein, or an officer, employee, director, trustee or authorized representative thereof, whether acting alone or in collusion with others; provided, this exclusion does not apply to safe burglary or robbery or attempt thereof by other than an insured or a partner therein.

In the new policy the fire exclusion has been amended to conform to that in the mercantile open stock policy. The war risk exclusion and that pertaining to loss of manuscripts, records or accounts are similar to the exclusions in the superseded policy.

Changes in the burglary manual rules include:

In the mercantile safe section the rate tables have been amended by substituting F, G and H class safes for E, F and G class safes and inserting a new table designated as class E. The revised rates for the new E and F class safes are approximately 20% and 46%, respectively lower than D class safes. The new F classification includes a new type safe which will bear an Underwriters' Laboratories, Inc. label designated as TR30 and which will provide resistance to a burglar's torch for at least 30 minutes.

In the broad form section the loss inside the premises rate tables have been amended by substituting B for fireproof, C for semi-burglarproof, D for burglarproof and F for double burglarproof. A new table captioned E has been inserted with rates approximately halfway between the rates for D and F for each respective class.

For the innkeepers liability policy the rates and minimum premiums have been revised in view of adverse experience. This rule has also been revised to permit the issuance of this policy for a term of not more than three years in lieu of the previous one year limitation.

A new hotel safe deposit box legal liability coverage rule has been added. This rule permits the writing of legal liability coverage comparable to that afforded banks under coverage A, liability of depository in the combination safe depository policy as respects safe deposit box maintained in a hotel for the use of its guests.

The camps rule has been amended editorially to conform to the applicable forms for use with the special coverage policy. Reference to clubs, dormitories, fraternities, sororities, boarding or lodging houses has been deleted as such risks are to be insured in accordance with the open stock section of the manual. The rates have been revised because the former rates were found to be much higher than the

rates applicable to camps prior to the insertion of the rule in the manual that became effective April 5. Prior to the insertion of this rule such risks were rated in the residence section. The new rate schedule more closely approximates the rates that were applicable when the insurance was written under the residence and outside theft policy.

The camps rule has been broadened to include coverage on camps other than boys or girls as long as such are for profit or non-profit, namely, excluding a camp owned and occupied by a single family.

Mutual Insurance Rating Bureau also disclosed a revision of the residence glass endorsement and changes in classification of certain types of glass coverage as well as revisions in rules and rates for burglary insurance. In addition, a revised standard coverage storekeepers burglary and robbery policy, considerably reduced in rates, has come into use.

The glass insurance manual revisions went into effect June 1 in 42 states and District of Columbia and go into effect in Texas Aug. 1. The burglary insurance revisions also went into effect June 1 in 42 states and D. C.

Offers Personal Insurance to Auto BI Policyholders

Pacific Indemnity, one of the first companies to offer unsatisfied judgment insurance, now is writing total disability and death indemnity benefits for private passenger auto policyholders.

The new endorsement, which may be attached only to individual BI policies, applies to bodily injury or death caused by accident and sustained while in, or upon entering or alighting from, or through being struck by an auto. Optionally available is death indemnity to protect survivors in the event of the insured's death, and weekly indemnity to protect, to some extent, earned income if the insured should be totally disabled.

Total disability coverage without time limit may be purchased, in multiples of \$5, providing from \$25 to \$50 weekly indemnity. The death indemnity may be purchased in principal sums from \$5,000 to \$10,000 in multiples of \$1,000.

Sapp Also Resigns in Ohio

COLUMBUS, O.—Clifford Sapp, assistant secretary of Insurance Federation of Ohio, has resigned to become secretary of another trade association. His resignation coincided with that of Secretary Homer Trantham, but neither knew at the time the other planned to leave the federation. Mr. Trantham will remain secretary until a successor is chosen.

Smith, Heacock Head Committee

Everard P. Smith, president of Eagle Fire, has been named chairman of the committee on finance of New York Board and A. E. Heacock, president of Pacific Fire, has been named committee vice-chairman.

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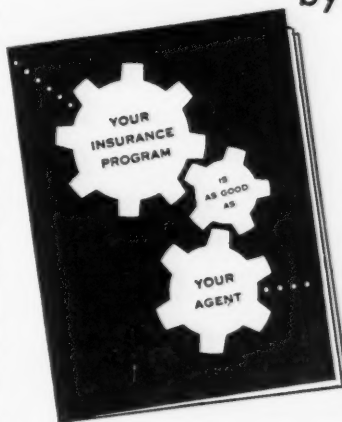
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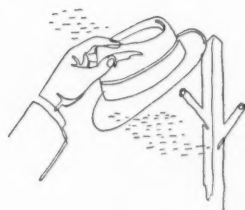
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Each Pane of Glass Damaged Ruled As Not Separate Claim

Each pane of glass damaged did not constitute a separate claim under a policy which insured only against claims in an amount in excess of \$50, the appellate department of superior court at Los Angeles ruled in the case of Haerens vs Commercial Casualty, 8 CCH (fire and casualty) 46.

Haerens, a sub-contractor, suffered a loss of \$425 when the principal contractor had to replace a number of panes of glass because of the negligence of one of Haerens' employees who scratched them with sandpaper.

Plaintiff made a demand for this amount upon his insurer, who refused to admit liability on the ground that each pane damaged constituted a separate claim and that the policy insured only against claims in excess of \$50.

On appeal from a judgment for defendant the court held that the word "claim" as used in the policy was ambiguous and if insurer desired to shift liability for each item of less than \$50 that went to make up the claim, it should have done so in clear language. Judgment reversed.

Edward R. Mietus was counsel for Haerens & Staples and Meifert for Commercial Casualty.

Springfield Group Names Richey Atlanta Manager

Springfield companies have named Philip L. Richey manager at Atlanta. He will supervise casualty and bond operation in Georgia, Alabama, South Carolina and Florida and will have general supervision over fire, automobile, inland marine and loss operations in the Atlanta office.

Wis. Insurance Women Meet

Wisconsin insurance women have recently completed a number of activities both social and business.

Insurance Women of Racine at their monthly dinner saw a film on highway safety and heard a discussion of bills being considered by Wisconsin legislature affecting safe driving and related measures. A nominating committee was appointed to prepare an officer's slate for the annual election.

Insurance Women of Milwaukee held its annual mother and daughter dinner and program. The speaker was Adell

Schott, vice divisional director of Milwaukee civil defense public information and education program. Also held was a testimonial luncheon for Miss Elsie Meier, American, the outgoing president, who was succeeded by Miss Louise Pehmoller, insurance public stenographer.

Insurance Women of Kenosha at the annual bosses night dinner featured a "This is your Life" skit about John Bruzas, president of Kenosha Assn. of Insurance Agents.

Insurance Women of Green Bay at their closing meeting of the season elected Audrey Salmon, president; Joyce Engerbert, vice-president; Martina Malcore, secretary, and Alice Bosar, treasurer. Maxwell D. Murphy of the agency bearing his name, discussed insurance underwriting.

Fla. Agents Win Fight for Driver Education

Florida Assn. of Insurance Agents won a four-year fight when the Florida legislature passed a bill sponsored by the association to establish driver education in all high schools in the state.

The bill provides for financing of driver education by an additional 25 cent cost to each driver's license and a biennial appropriation of \$900,000. One of the factors contributing to the passage of the bill was a filing by National Bureau of Casualty Underwriters for a 10% reduction in all auto liability premiums of under-age drivers who had completed approved courses in driver education.

Represents Hartford Fire a Century

The 100th anniversary as a representative of Hartford Fire was celebrated by the Charles Richmond agency of Stamford, Conn. Charles M. Richmond and Frederick J. Ferris own the agency. Attending the celebration were Vice-President Arthur L. Polley, Harold Leber, manager of the Bridgeport office of Hartford Accident & Indemnity and Special Agent Harry E. Jordan.

M.&M. Names Jennings

Victor C. Jennings has been appointed sales service manager of Manufacturers & Merchants Indemnity and Selective. He has been with the companies since 1947 when he started as a workmen's compensation and liability underwriter. In his new position he will direct expansion of the direct policyholders service program.

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Walsh Brothers Buy Into Duffield & Co.

John N. Walsh Jr. and Edward F. Walsh have acquired an interest in Norman Duffield & Co., Buffalo general agency, with John L. Rochester, who has been vice-president and treasurer. The latter becomes president, John N. Walsh Jr. becomes vice-president and Edward F. Walsh treasurer. Secretary is Attorney William I. Morey.

Mr. Rochester, who succeeds the late Norman Duffield in his new post, has been with the agency since 1930. The Walsh brothers are also associated with their father, John N. Walsh, in the Buffalo agency that bears his name. The two agencies will be closely associated.

S. C. Arndt in New Agency Post at San Francisco

Sigmund C. Arndt has been elected president of the newly formed Security Insurance agency of San Francisco, which on June 1 took over the entire business of the David E. Bohannon organization insurance division. David E. Bohannon is vice-president of Security agency, and Roy Marsh is secretary. The agency will handle all forms of insurance, including life.

Mr. Arndt is one of the best known men in the San Francisco fire insurance ranks. He joined Fireman's Fund after graduating from University of California and then was with Finn, Smith & Medcraft agency for nearly 10 years, becoming vice-president. Then he was with Albert M. Bender & Co. brokerage firm.

Mr. Arndt is a past MLG of San Francisco Blue Goose, a past-president and chairman of the organization committee of Fire Underwriters Forum of San Francisco, a past-commander of the Insurance Post 404 of the American Legion at San Francisco, and for many years has been a member of the banquet committee for Fire Underwriters Assn. of the Pacific.

Cincinnati Insurer Holds Agents' Annual

Cincinnati Ins. Co. held its annual agents' meeting at Cincinnati. The two-day meeting was devoted to panels on various subjects and concluded with a luncheon, following which participants were guests at a ball game. Among the visitors introduced by H. M. Turner, Springfield, Ohio, president of Cincinnati, were R. A. Trautman, Jack Peeler of the Ohio department, T. M. Gray, Jr., Piqua, Ohio, a member of the Ohio senate and an agent, and B. P. McMackin Jr. assistant editor of *The Fire, Casualty & Surety Bulletins*. Sen. Gray is the son of the executive secretary of Ohio Assn. of Insurance Agents.

Hartford Accident Names Traver

S. J. Traver has joined Hartford Accident as a special agent for western Ohio. A graduate of Ohio State University, he has been a casualty underwriting manager with Farm Bureau of Ohio and a special agent for Prudential. He will work out of the Dayton office. His predecessor, D. W. Lehmitt, has joined the D. C. Brower agency at Dayton.

Waltham Agents Elect

New officers of Waltham (Mass.) Insurance Producers Assn. are David P. Tinker, president; Donald J. Flynn, vice-president; Miss Edna Sinclair, secretary; James V. Smith and Charles F. Bowers, directors.

Insurance Women of Dallas have elected Miss Patricia Gorgi as president. She will be installed at the June 7 meeting along with Miss Willie Mae Jackson and Miss Lee Beel, vice-presidents; Miss Nell Ann Farrell and Mrs. Juanita Fagan, secretaries, and Mrs. Hazel Krump, treasurer.

Ore. Bill Sets \$500,000 Capital - Surplus Base

The Oregon bill requiring admitted insurers to maintain combined capital and surplus of \$500,000 has been signed by Gov. Patterson.

The bill as originally proposed would have required foreign insurers to maintain a capital of \$500,000 and surplus of \$250,000 and domestic companies to maintain capital of \$250,000 and surplus of \$125,000.

The original measure was passed by both the house and senate but recalled and amended as enacted when it was pointed out that the law in Washington requires foreign insurers to maintain capital and surplus equal to those required of foreign insurers by their home state. Companies meeting the proposed domestic requirements in Oregon might therefore be unable to transact business in Washington.

Jefferson Ups Capital, Enters More States

Jefferson of New York has just entered Michigan. It is now in 21 states and the District of Columbia. The states are Alabama, Arkansas, California, Colorado, Delaware, Indiana, Kansas, Louisiana, Massachusetts, Maryland, Michigan, Minnesota, Nebraska, New Hampshire, New Jersey, New York, Oklahoma, Pennsylvania, South Carolina, Texas and Vermont. The company also operates in Canada. A recent increase in capital and surplus brings policyholders surplus to more than \$2 million. Jones & Whitlock serve as U. S. inland marine managers of the company.

Dentist is Kan. Fire Marshal

There is a good deal of interest among insurance people in Kansas over the appointment of Dr. A. Ogg, a retired dentist, as state fire marshal. He succeeds Clyde Latchem of Kansas City, who has been with the fire marshal's office since 1930 and who did not seek reappointment.

Dr. Ogg was a practicing dentist in Douglass, Kan., for 40 years and has been active in political, fraternal and civic affairs in his county. He has been retired for eight years.

Federal on Cal. Bond

The Los Angeles department of water and power has awarded a contract to General Electric Co. for the construction of two steam generator units at El Segundo. The contract price is \$7,725,976, and Federal through the local office of Chubb & Son, has executed a bond on the work.

N. Y. CPCU Chapter Open House

New York chapter of Society of Chartered Property & Casualty Underwriters held its annual open house at Schwartz' restaurant for June candidates for the CPCU designation. It was arranged by the chapter's educational committee under the chairmanship of Glenn M. Bowling of American Surety.

Scribner New Resolute President

Resolute of Hartford has elected Edward J. K. Scribner president and a director and elevated Louis Morganstern from president to chairman. In insurance since 1925, Mr. Scribner was previously with Stuyvesant group as executive vice-president and a director.

Callahan Joins Calif. Local Agency

John J. Callahan, Menlo Park, has been named a partner in Smith, Towle & Co., Palo Alto, Calif. He has been in the insurance field since 1934, most recently with American at Menlo Park.

Other partners in the agency are Ray A. Smith and Herbert J. Towle. The name of the agency will not be changed.



OLD SUPERSTITIONS

and what they mean

In the Middle Ages, it was believed witches kept black cats that became witches after seven years' service as mascots. A black cat crossing one's path, therefore, might be a witch in disguise, bringing bad luck.

Better protection than avoiding black cats is to see that your customers have either the Broad Form or Special Form on their dwelling.



THE London & Lancashire GROUP

THE LONDON & LANCASHIRE INSURANCE COMPANY, LTD. • ORIENT INSURANCE COMPANY • LAW UNION & ROCK INSURANCE COMPANY, LTD. • SAFEGUARD INSURANCE COMPANY OF NEW YORK • STANDARD MARINE INSURANCE COMPANY, LTD. (Fire Department) • LONDON & LANCASHIRE INDEMNITY COMPANY OF AMERICA

LEADERS ALL

35: JACOB RIIS



JACOB RIIS (1849-1914) was an American newspaperman and social worker. Theodore Roosevelt once called him "America's Most Useful Citizen."



HIS BOOK, "HOW THE OTHER HALF LIVES," awakened America to the social needs of our people. He was the author of "Theodore Roosevelt, The Citizen."



HE HEADED MOVEMENTS for establishment of parks and playgrounds, and early tenement improvement. In 1888 he established the Jacob Riis Neighborhood House for social work.



AS A REPORTER FOR 27 YEARS in New York City he came to know the city's crowded slums, and he determined to improve them.

AGENTS ARE LEADERS . . . who join Hawkeye-Security and Industrial. Every service is provided to help them step up production . . . providing service without red tape . . . prompt, equitable settlement of claims . . . and home office representatives always at their service.

HAWKEYE-SECURITY INSURANCE CO.

INDUSTRIAL INSURANCE CO.

Des Moines, Iowa



EDITORIAL COMMENT

Compulsory Situation in New York

Gov. Harriman failed to speak out for compulsory automobile insurance while the New York legislature was in session. But promptly after it had closed down he began to talk about meeting the problems of the financially irresponsible motorist in a tone which suggested a leaning toward compulsory. This is interesting when viewed in the light of his postponement of compulsory automobile inspection for a year.

Mr. Harriman could, from the outset, see the political liability involved in compulsory inspection, which, in its way, is as ineffectual for the accomplishment of its announced purpose as is compulsory insurance. In both cases, too much is expected by the public, both are overadvertised, and both saddle the responsible public with a large burden endlessly repeated for an objective no one has proved can be achieved.

Mr. Harriman must have discovered that compulsory is generally favored by the public. The public does not cotton to the idea of being subjected to safety inspection lane once or twice a year, just get at the 10% or so of irresponsible drivers who will not keep their automobiles in good working order. It is not so easy for the public to see that they will be saddling 90 to 95% of responsible automobile drivers with onerous procedures and other unfortunate developments just to get at the 5 to 10% of those who assiduously

practice the avoidance of financial responsibility. If automobile inspection is more directly and immediately burdensome than compulsory, the long term effects of both will be uncomfortable and unfavorable for the public, which is not going to get 100% responsibility no matter how hard it tries and no matter how many laws its politicians pass.

There is a growing realization that it is not more law, but more enforcement, that is needed. The state has plenty of law in financial responsibility legislation. A look at the percentage of the 1954 personal injury accidents caused in New York state last year by unlicensed drivers—perhaps 5%—should be convincing. These are people who have escaped their responsibility under the present licensing law, which has long been on the books and which is a police enforcement matter. Proponents of compulsory would like to see that law. Then these people could be irresponsible under two laws instead of one. This is not going to effect improvement in the situation.

As to motor car inspections, the money spent on inspections, if it were devoted to more police and increased enforcement, would do a far better and quicker job in achieving improved safety.

As to compulsory, there may be another fight ahead—and another effort to meet the situation with an alternative.

PERSONAL SIDE OF THE BUSINESS

George L. Armstrong, chairman of the U. S. board of Caledonian, has left for a European trip and to attend a worldwide managers' conference at Edinburgh, Scotland to celebrate the 150th anniversary of the company. He and his wife are expected to return in July.

R. E. Wellman, president of Phoenix Insurance agency, is celebrating his 50th anniversary as a local agent in Ottumwa, Ia. He has represented U.S. F. & G. for 50 years, Hartford 43 years and Hartford Steam Boiler more than 25 years.

Haskell Noyes Jr. of the Leedom, O'Connor & Noyes agency at Milwaukee has been named Milwaukee county chairman for United Conservation Fund. He thus is following in the footsteps of his late father, one of the agency founders, who was a leading Wisconsin conservationist.

Leo B. Menner, executive vice-president of Stewart, Smith (Illinois) Inc., took third place in the five-gaited class with his horse, Golden Challenger, at the Junior Chesney Club horse show, May 21.

Kenneth E. Black, president of Home, has been elected vice-president of National Board of Fire Underwriters Building Corp.

Theodore W. Michels, Maryland Casualty resident vice-president, Los Angeles, who recently changed his headquarters to San Francisco, was given a banquet by his Los Angeles friends and presented with a gift.

Alan H. Cantrell, assistant secretary of Eastern Underwriters Assn., is recuperating at his home from an injury to his foot which he suffered while operating a power lawn mower at his home in Madison, N. J.

John T. Williams, Jackson, Tenn., local agent, has been approved for appointment as U. S. marshal for west Tennessee by the Senate judiciary committee.

Granville Hinton, Savannah, Tenn., local agent, has been elected mayor there and **William Carroll**, another local agent, has been sworn in as a member of the city commission.

Ralph N. Johnston, who is retiring after 35 years with Moore, Case, Lyman & Hubbard, Chicago, was honored by a luncheon at the Union League club by the agency's officers.

A. Leigh Warner, president of Cimarron, has been named president of the newly organized Southwest Kansas Television Co., at Cimarron. The tower of the station, which will telecast throughout southwestern Kansas, will be erected south of Cimarron.

Walter L. Hays, president of American Fire & Casualty, has been appointed an admiral in the Nebraska navy by Gov. Anderson of that state.

Bernard P. McMackin Jr., Cincinnati, assistant editor, *Fire, Casualty & Surety Bulletins*, is celebrating the arrival of his third son, Thomas Kennedy. Both grandfathers of the McMackin boys are in the insurance business, B. P. McMackin being an agent in Brockway, Pa., and A. J. Devine manager for Home at Garden City, N. Y.

Travelers Gets TV Nod From FCC

The Federal communications commission has granted the application of Travelers Broadcasting Service Corp. of Hartford for the construction of a new commercial TV station to operate on channel 3 in Hartford. The corporation, which is an affiliate of Travelers, has been involved in hearings before the FCC, where its application was opposed by Hartford Telecasting Co.

The order, signed by Fanny N. Litvin, hearing examiner of FCC, is, of course, subject to appeal or to review by the commission itself, in case appeal or review is asked by one of the two applicants.

MISS Renames Officers at Annual Convention

Midwestern Independent Statistical Service at its annual meeting in Chicago reelected all officers. President is C. E. Wilcox, American States; vice-presidents, S. H. Glessner, Buckeye Union Casualty, H. H. Rheim, Automobile Club of St. Louis, N. L. Vermillion, Farm Bureau Mutual of Michigan, Ward Wright, Farm Bureau Mutual of Manhattan, Kan.; secretary, E. A. Hayes, Central States Mutual; treasurer, L. A. Trunk, Western States Mutual Automobile.

A report of the meeting will appear in a later issue.

DEATHS

JOSEPH F. MATTHAI, 65, chairman of U.S.F.&G., died at Baltimore. He joined the company in 1912 as an inspector of compensation, employers' and public liability risks and subsequently served as superintendent of the inspection and merit rating and automobile departments and was named vice-president in 1925. Ten years later he took charge of all casualty underwriting departments and in 1945 became executive vice-president. He was elected chairman earlier this year. From 1950 to 1952 he served as president of Assn. of Casualty & Surety Companies and represented U. S. F. & G. on various committees of the association, National Bureau of Casualty Underwriters and National Board. Mr. Matthai was also a director of Fidelity of Canada and Fidelity & Guaranty Underwriters.



Joseph F. Matthai

Mr. Matthai served as chairman of the insurance committee of U. S. Chamber of Commerce in 1948. Quiet, friendly and able, he had exerted a strong influence in the business for many years.

ROBERT M. THOMPSON, 83, of Minneapolis, died there. He was a leader in local and state insurance circles, past president of Minneapolis Fire Underwriters Assn. and Minnesota Assn. of Insurance Agents and former executive secretary of the latter organization. He headed his own agency and was also an attorney.

HAROLD O. BURNETT, 41, head of the Indianapolis agency bearing his name, died in a hospital there. Mr. Burnett served two terms in the Indiana legislature and, as chairman of the senate insurance committee, had been instrumental in the passage of constructive insurance legislation.

LOUIS N. DENNISTON, 78, who retired from Travelers in 1946 after nearly 50 years of service, died at his West Hartford home. He had also been associated with his son, Edwin, in the Denniston local agency, West Hartford. While at Travelers, which he joined as a home office special agent in 1902, he established the first insurance training school for the field staff.

ROY H. FROBASE, assistant vice-president of American-Associated and a member of the claims administrative staff, died at St. Louis of complications resulting from leukemia after a six month illness.

Mr. Frobase, a member of the companies' quarter century club, spent

years later he took charge of all casualty underwriting departments and in 1945 became executive vice-president. He was elected chairman earlier this year. From 1950 to 1952 he served as president of Assn. of Casualty & Surety Companies and represented U. S. F. & G. on various committees of the association, National Bureau of Casualty Underwriters and National Board. Mr. Matthai was also a director of Fidelity of Canada and Fidelity & Guaranty Underwriters.

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Louis H. Martin, Vice-President.
Joseph H. Head, Secretary.
John Z. Herschede, Treasurer.
420 E. Fourth St., Cincinnati 2, Ohio.
Telephone Parkway 2140.

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PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127, Tel. Pennypacker 5-3706. E. H. Fredrikson, Resident Manager.

SAN FRANCISCO 4, CAL.—Flatiron Bldg., 544 Market St., Tel. Exbrook 2-3054. A. J. Wheeler, Pacific Coast Manager.

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Assistant Editors: Edward F. Cox, John B. Lawrence, Jr. and Eloise West.

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Associate Editors: Charles C. Clarke and William H. Faltysiek.
Assistant Editor: Edmund J. Brophy.
Editorial Assistant: Lorraine Ulrich.

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DALLAS 1, TEXAS—708 Employers Insurance Bldg., Tel. Prospect 1127. Alfred E. Cadis, Southwestern Manager.

DETROIT 26, MICH.—502 Lafayette Bldg., Tel. Woodward 1-2344. A. J. Edwards, Resident Manager.

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175 W. Jackson Blvd., Chicago 4, Ill.
Telephone Wabash 2-2704.
Advertising Manager: Raymond J. O'Brien.
SUBSCRIPTION OFFICE:
420 E. Fourth St., Cincinnati 2, Ohio.
Telephone Parkway 2140.

KANSAS CITY 6, MO.—605 Columbia Bank Bldg., Tel. Victor 9157. William J. Geasing, Resident Manager.

MINNEAPOLIS 2, MINN.—1035 Northwestern Bank Bldg., Tel. Main 5417. Howard J. Meyer, Resident Manager.

NEW YORK 38, N. Y.—99 John Street, Room 1103, Tel. Beekman 3-3958. Ralph E. Richman, Vice-Pres. J. T. Curtin, Resident Manager.



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virtually all of his business career in the insurance claims field. He was a native of St. Louis and a graduate of Washington university and Benton college of law where he received his degree in 1925. He joined the claims department in 1930 after seven years with Royal Indemnity as claims adjuster at Des Moines and St. Louis. He was promoted to assistant claims supervisor in 1941, claims superintendent in 1944, and assistant vice-president in 1948.

JEREMIAH H. BARR, 79, a partner in Essick & Barr, Reading, Pa., local agency, died in Reading hospital. In 1922 he served as president of Pennsylvania Insurance Federation.

CHARLES H. BURRAS, 81, chairman of Joyce & Co., Chicago, died May 30 in his sleep at a resort hotel in Phoenix, Ariz. He had arrived earlier that day to establish residence at Phoenix.



Charles H. Burras

Mr. Burras entered the insurance business in the law department of London Guarantee in Chicago. He later became attorney for Pacific Coast Casualty at Chicago and in 1912 joined National Surety as its general attorney in the middle west, with headquarters in Chicago. At that time he also acted as house attorney for Joyce & Co., general agency of National Surety in Chicago. He was elected president of Joyce & Co. in 1916 and held that office until his retirement in 1950 at which time he was elected to the newly created office of chairman of the board.

Mr. Burras served four terms as president of the National Assn. of Casualty & Surety Agents, four terms as chairman of the executive committee and for many years was secretary and treasurer of the association. He was president emeritus of the famous "Forty Club" of Chicago, a fellow of the Insurance Institute, president for two terms of the Insurance Federation of Illinois, a member of the Chicago Bar Association, American Bar Association and Chicago Crime Commission, director of Brink's, Inc., and vice-president and director of Manufacturers & Dealers Finance Corp.

EMANUEL L. PROHOV, 67, Chicago broker who headed E. L. Prohov & Son, died at his home in suburban Melrose Park. He had been a broker in Chicago for 30 years. The business is being continued.

CARL N. MAPES, 63, veteran Grand Rapids, Mich., local agent and in the business since 1918, died following a heart attack.

J. W. EIKENBERRY, 86, president of Mulberry Mutual of Indiana, died in a hospital at Lafayette after an illness of 10 days.

WILFRID C. BURGESS, 44, vice-president of Lehnhard Burgess Adjusters Co., died at Miami.

KENNETH L. LIBBEY, 51, a partner of Boit, Dalton & Church, Boston agency, died as a result of an automobile accident near Keene, N. H.

ADOLPH GIESEN, for 50 years with Home at St. Paul, died at age 87.

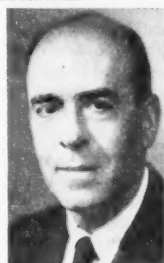
PAUL ST. JOHN, 72, one of Los Angeles' most prominent insurance brokers, died there.

OSCAR W. BRUNS, 72, retired Los Angeles insurance agent, died at his home in Lakewood, Cal.

OTHERS PROMOTED

Flanagin Made Executive V-P of Kemper Insurers

Norris C. Flanagin has been elected executive vice-president of Lumbermens Mutual Casualty and American Motorists.



N. C. Flanagin

The companies promoted six other executives. They are R. C. Merritt, vice-president; C. S. Coates, 2nd vice-president; Robert P. Palmer, secretary; Maxwell D. Rudgers of Syracuse and E. A. Hook of Dallas, resident secretaries; and E. J. O'Brien, assistant general counsel.

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Mr. Flanagin joined the Kemper organization in 1934 and has held various positions in the advertising and business extension departments. He is a director of American Motorists and Fidelity Life of Fulton, Ill.

Mr. Merritt, who joined the Kemper organization as an underwriter in 1931, held various supervisory positions before becoming manager of the midwest division.

Mr. Coates, assistant actuary, has been with the Kemper organization since 1928. In 1925 he joined Federal Mutual, which later became affiliated with the Kemper group. He is a fellow of the Casualty Actuarial society.

Mr. Palmer, advertising manager, joined the Kemper advertising department in 1935. After service in the navy during World War II, he established an advertising agency in San Francisco. He rejoined the Kemper organization in 1949.

Mr. Hook joined the companies in 1938 as a district manager for Kansas, and was a special agent before becoming manager of the new branch in Dallas.

Mr. Rudgers, who has been executive assistant at Syracuse since 1949, went with Kemper as a special agent in Syracuse in 1946.

Mr. O'Brien began with Kemper as a claim adjuster at Boston in 1947. He was transferred to the home office legal department in 1949.

Kurt Hitke Purchases Exchange Insurance Co.

Kurt Hitke and associates, Chicago, have purchased all the capital stock of Exchange Ins. Co., a wholly owned stock subsidiary of Exchange Insurance Assn., also of Chicago. Mr. Hitke resigned as a member of the advisory board of the association as well as a director of the attorney-in-fact corporation and as vice-president and treasurer and has no further interest in the reciprocal.

New officers of Exchange Ins. Co. are: President, Kurt Hitke; vice-presidents, Joseph H. Kolkmeyer and W. K. O'Connor; secretary, Robert L. Dahme, and treasurer, Robert K. Hitke.

New directors are Robert Dahme, D. K. Dahme, Wesley C. Duesenberg,

Stewart W. Dillingham, Kurt Hitke, Robert K. Hitke, and James S. McFarland. Samuel N. Bergman and William B. Shapiro remain as president and secretary respectively of Exchange Insurance Assn.

Exchange Ins. Co. as of Dec. 31, 1954 had assets of \$1,094,679, capital of \$300,000 and policyholders' surplus of \$494,052.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co.

135 S. LaSalle St., Chicago, June 1, 1955

	Div.	Bid	Asked
Aetna Casualty	\$ 3.60	228	Bid
Aetna Fire	2.40	73	74½
Aetna Life	3.00*	197	200
Agricultural	1.60	36½	38
American Equitable	1.70	43	44½
American Auto	1.20	27¾	29
American, (N. J.)	1.20	32½	33½
American Motorists	.24	16½	Bid
American Surety	3.00	84½	86½
Boston	1.60	42	43½
Camden Fire	1.15*	29	30
Continental Casualty	1.40	112	115
Crum & Forster com.	2.00	73	75
Federal	.80	39	41
Fire Association	2.20	58	60
Fireman's Fund	1.80	75½	77
Firemen's, (N. J.)	1.10	41	42
General Reinsurance	1.80	47½	49
Glens Falls	2.00	78	80
Globe & Republic	.90	23¾	24½
Great American Fire	1.50	42½	44
Hartford Fire	3.00	178	182
Hanover Fire	2.00	50	52
Home (N. Y.)	2.00	48½	50
Ins. Co. of No. America	2.50	117	120
Maryland Casualty	1.40	38¾	40
Mass. Bonding	1.50*	40	42
National Casualty	1.50*	42	Bid
National Fire	3.00	99	102
National Union	2.00	46½	48
New Amsterdam Cas.	1.80	54½	56
New Hampshire	2.00	51½	53
North River	1.40	38	40
Ohio Casualty	1.80*	85	Bid
Phoenix Conn.	3.00	84	86
Prov. Wash.	1.00	26	26½
St. Paul F. & M.	1.10	59	61
Security, Conn.	1.60	47	48½
Springfield F. & M.	2.00	63	65
Standard Accident	1.80	71	73
Travelers	19.00*	2360	2380
U.S.F. & G.	2.00	77½	79
U. S. Fire	1.80	58	Bid

*Includes Extras

Pearson Editor of Rough Notes

Carl O. Pearson, who has been for four years special assistant to the New York insurance superintendent, and who previously had had 15 years of insurance newspaper experience, has been appointed editor of *Rough Notes*. He succeeds James R. Gregory, who has resigned to become a consultant to insurers and associations on public relations and advertising problems.

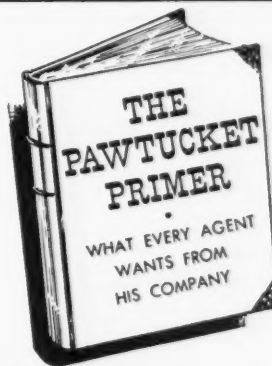
Mr. Pearson began his business career on the insurance page of the *Chicago Journal of Commerce* 19 years ago. After five years under the then editor, A. L. Kirkpatrick, now manager of the insurance department of U. S. Chamber of Commerce, Mr. Pearson went to New York as editorial representative of the *Chicago Journal of Commerce*. A year later he went with the insurance page of the *New York Journal of Commerce*, and continued reporting and writing articles for that publication for nine years.

At the insurance department Mr. Pearson did research, public relations, and similar types of work in addition to his other duties.

Mr. Gregory was with *Rough Notes* 17 years, since 1949 as vice-president and editor. He owns farms in western Indiana and Kansas.

Opens Branch at Winfield, Kan.

Farmers of Los Angeles has opened a district office in Winfield, Kan., with Coye Hubbs as district manager. Mr. Hubbs has had 13 years experience in insurance, mostly in Memphis.



WELCOME

A cordial welcome to the Home Office is accorded to all who visit us. The welcome mat is always out and agents and policyholders alike are always gladly received.

X

signifies an unknown quantity. There are no unknown quantities in Pawtucket Mutual—the company is proud of its record and wants people to know all about it.

G

OUR COMPANY

Pawtucket Mutual is your company. Being a mutual company, it is owned by its policyholders, each of whom has an opportunity to be heard in the management of its affairs.

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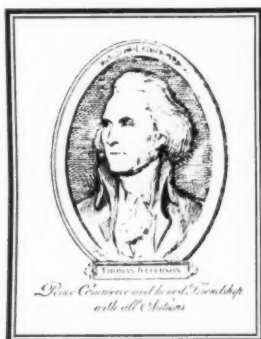
The zeal shown by the Pawtucket Mutual staff in looking after the best interests of its assureds and agents is sincerely appreciated.

PAWTUCKET MUTUAL
INSURANCE COMPANY

25 MAPLE STREET, PAWTUCKET, RHODE ISLAND



INCORPORATED 1948

OCEAN MARINE
FIRE REINSURANCEINLAND MARINE
AUTO PHYSICAL DAMAGEJEFFERSON INSURANCE COMPANY
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79 John Street, New York 38, N. Y.

Announces the Appointment of

JONES & WHITLOCK, INC.

C. A. SIEBOLD, President

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As United States Inland Marine Managers

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The Oldest Inland Marine Agency in the United States (Established 1840)

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COMPANY

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INDIANAPOLIS 22, INDIANA

IS YOUR MARKET FOR

ALL FORM OF LIABILITY, PROPERTY DAMAGE—MATERIAL DAMAGE

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Financial Responsibility

"SR3" and Bonds

Under and Over Age

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AMUSEMENT RIDES

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TAXICABS

FINANCE LINES

FRONTING CONTRACTS

FIRE & ALLIED LINES—BURGLARY—PUBLIC LIABILITY

SURPLUS AND EXCESS LINES

MID-WEST INSURANCE COMPANY IS THE
AGENTS' AND BROKERS' COMPANY

Why delay your inquiry?

A CAPITAL STOCK COMPANY

ALC, LIA ACT

Seek Easing of A&H
Payment Reporting
for Tax Purposes

WASHINGTON—American Life Convention and Life Insurance Assn. of America have recommended to the commissioner of internal revenue that the proposed internal revenue service regulations for reporting and withholding the tax on A&H insurance proceeds paid to employees be amended to ease the resulting burden on employers.

The recommendation requests careful reexamination by the internal revenue service of its proposed requirement that employers make year-end reports of all A&H payments whether or not the payments are tax exempt. No true auditing benefits are derived by the Treasury from the reporting of amounts which are obviously tax exempt, ALC and LIA said.

The recommendation presented to the commissioner makes three other suggestions:

- Elimination of references to "temporary" absence from work. This is in line with a previous recommendation that wage continuation plans should not be limited by a period of duration.

- Omissions of requirements that retroactive withholding adjustments be made after the employee establishes his entitlement to the exclusion from tax for wage continuation benefits. In this case, the employer would have "over-withheld" prior to establishment of the employee's right. The employee thus would eventually receive a tax refund. The bookkeeping required for withholding the adjustment seems unnecessary, ALC and LIA said.

- Addition of language permitting flexibility in insurance company reporting to employers. Under the proposed regulations, insurance companies would be required to report to employers when payment is made to the employee. The amendments requested would require such reporting only where the information is required of the employer and would allow, as an alternative, cumulative reporting at the end of the year rather than as payments are made.

The life company organizations requested a hearing on the suggested changes.

A&H Bureau Tackles
Variety of Problems

(CONTINUED FROM PAGE 4)

Mutual Casualty presiding as discussion leader, there was a panel on major medical expense insurance. Robert E. Ryan of Royal-Liverpool was moderator. Henry R. Roberts of Connecticut General, W. W. Cramer of Equitable Society, Gerald S. Parker of Guardian Life, John L. Shaw of National Fire and Robert W. Carey of New York Life were members.

Edwin M. Erickson of Farm Bureau Mutual Automobile, Columbus, called the rural problem one of the most challenging opportunities facing the A&H business. As to individual A&H, no specially troublesome problems with rural risks are observed. He believes that farm families need no special policy language or coverage, particularly underwriting or sales skills for satisfactory results. Patience and understanding will bring good experience

for any company in the rural market and, properly sold, such volume will build slowly but steadily while requiring good service for desirable persistency, he stated.

Something must be done to encourage the youthful breadwinners to purchase sickness disability protection, Charles E. Stevens of Standard Accident, said in his talk. To induce the young family man with his limited dollars to buy A&S the level premium to age 50 must be abandoned and premium costs reduced. The life insurance approach of using rates aimed at age brackets with the initial premium determined by the age of the applicant poses certain problems in the disability field but is a logical approach to the matter, he said. Life insurance has made a real effort to supplement social security benefits but little has been done to supplement the benefits accruing from compulsory disability laws.

E. A. Hauschild of Security Mutual Life moderated the risk selection case clinic. Panel members were Neil J. Brown of Hartford Accident, Earl J. Cadwell of Monarch Life, John F. Lydon of Ocean Accident, William H. Greenwood Jr. of Provident Mutual Life, Byron S. Davis of State Mutual Life, Robert J. Sullivan of Travelers and Harry E. Christensen of Union Mutual Life.

A discussion of cancer, diabetes and thyroid conditions in relation to A&H underwriting made up the final session, which was presided over by Oliver P. Siegmund of General American Life. The panelists were Dr. Otto G. Goldkamp of Connecticut General Life, Dr. Joseph Horan of Metropolitan Life, and Dr. John Malignieri of New York Life.

Dr. Goldkamp said cancer hospitalizations amount to more than three times the average hospital stays for all causes in his own state of Connecticut. Therefore, the average cancer cost will be three times as great as the average general admission for the 45-65 age group.

Dr. Horan said underwriters unwittingly issue health insurance every day to diabetics without actually underwriting them. The only way diabetics can completely be screened out is to have a routine urinalysis and glucose tolerance test run on every applicant, and that is impractical, especially in group coverages. Studies of company claims show the ratio of diabetic claims to the total number of claims is about one-third of 1%. The average days of benefit per diabetic claim runs about 50% over the average days per claim for all sickness claimants.

Dr. Malignieri said that when evaluating hyperthyroid cases insurers should proceed cautiously and allow a sufficient period of time before consideration in order to eliminate the possibility of recurrences and the likelihood at a later date of surgical intervention.

John F. McAlevey, bureau counsel discussed legislation, particularly North Carolina's Blue bill, which imposes on insurers an obligation to give a progressively larger period of notice to policyholders before retiring from an A&H risk.

He said companies should carefully study the probable and possible effects of the statute if they plan to continue to do business in that state.

W. D. Harpster, manager of Associated Aviation Underwriters, spoke at the May meeting of Insurance Accountants Assn. of San Francisco.

Insurance Club of Dallas Elects Patrick President; Oct. 1 Date For New Quarters

DALLAS—Charles M. Patrick, Patrick Insurance Club of Dallas at the annual meeting. He succeeds J. A. Jones, Trezevant & Cochrane general agency.

Other new officers are: First vice-president, R. R. Davenport, Southwestern Life; second vice-president, G. W. Jordan, General Adjustment Bureau; treasurer, E. E. Sammons, Sammons agency, and secretary, A. R. Buchel, Gulf. The five officers are also members of the 18 man board of directors, which includes representatives of all major branches of the business.

The club has set October 1 as the target date for occupancy of its new quarters on the lobby and lower floor of the Statler-Hilton hotel, which is now under construction. The club was burned out of its old location in the Adelphi hotel in a fire last summer which was confined to its own quarters.

Del. Kills FR Hike Bill

A bill that would have increased the requirements under the Delaware safety responsibility from 5/10/1 to 10/20/5 was defeated by the house.

Moberly Agents Elect Swindell

W. R. Swindell, who operates his own Moberly, Mo., general agency, has been elected president of Insurance Assn. of Moberly to succeed W. A.

O'Keefe. Other officers elected are John T. Riffel, vice-president, and P. K. Weis, secretary-treasurer, reelected.

Del. Senate Approves Tax, Sovereignty Bills

The Delaware senate has passed a bill increasing the special tax on fire insurance gross premiums for support of volunteer fire departments from 2 to 3½%. It also approved a measure requiring an endorsement in public liability policies written on state institutions which would preclude insurers making the defense that the state is sovereign and can't be sued.

To Keep Coinsurance Ban On Dwellings in Iowa

Commissioner Fischer of Iowa has announced he will continue the prohibition of dwellings and farm property under the coinsurance provisions when the department takes over approval of forms after July 4.

The Iowa legislature passed a bill which repeals the present coinsurance sections of the Iowa laws. The repealed provisions set up the forms and required the signature of the insured and the prohibition on dwellings and farm property.

Darlington in New Post

Milton H. Darlington, controller, Reserve Ins. Co. of Chicago, was elected treasurer and will continue to serve the company as controller.

Insurance Agents Service New Managing General Agency for Amer. Universal

Insurance Agents Service agency has been organized at Wichita as a managing general agency for American Universal of Providence. William H. Moore is managing general agent and Dale Moyer is state agent.

They will offer service only to agents on excess lines, fire, casualty and inland marine as well as regular lines. Their offices are in the Schweiter building.

Three Insurance Bills Go to Mo. Governor

The Missouri legislature has passed a fair trade bill, uniform A&H policy provisions bill and a bill increasing the amount of guaranty fund or surplus required of reciprocals. The agents qualification measure appears to be about dead in the senate judiciary committee.

Colby, Swanzy, Patrick National Grange V-Ps

National Grange Mutual Liability and National Grange Fire have elected as vice-presidents Kenneth P. Colby, former assistant secretary; Roger C. Emery Swanzy, former resident vice-president and agency director, and Edwin D. Patrick of Syracuse, former resident vice-president.

The companies named as new as-

sistant secretaries James C. Beane and P. B. Trainor and the fire company elected Stewart T. Varey of Syracuse to a similar post.

Southwest Va. Agents Form New Association

Local agents in Wise and Lee counties have formed the Southwestern Virginia Assn. of Insurance Agents, which will be affiliated with NAIA.

Officers are Jay N. Litts of Norton, president; Leonard Hays of Pennington Gap, vice-president, and Mrs. Nancy M. Cox of St. Paul, secretary-treasurer.

Independent Claim Men Elect C. E. Moul

Claim Managers Council of Independent Casualty Insurers at its annual meeting at Excelsior Springs, Mo., elected C. E. Moul of Ohio Farmers Indemnity as president; E. A. Burkhard of Gulf as vice-president, and D. Z. Reinertsen of Northwestern National Casualty as secretary-treasurer.

Savings Banks Dinner June 9

The annual dinner meeting of Savings Banks Insurance Forum will be June 9 at Hotel Roosevelt, New York City. The Rev. Murray A. Cayley, author, teacher, and lecturer, will speak.

Insurance Women of Alabama have elected Mrs. Carmen Lee president, Mrs. Kate Freeman and Mrs. Mary Burchfield vice-president, Mrs. Doris Crosby recording secretary and Miss Margaret Bennett treasurer.

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NEWS OF FIELD MEN

Kansas Field Men Meet at Wichita

The annual meetings of Kansas Fire Prevention Assn., Kansas Fire Underwriters Assn. and Kansas pond of Blue Goose were held in Wichita.

J. Max Marshall of Phoenix of Hartford group presided at the fire prevention meeting which elected Robert J. Kille of Hartford Fire, president; William C. Bock of Royal-Liverpool group, president elect, and A. B. Schumacher of Aetna, secretary-treasurer.

Mr. Bock, as retiring secretary, reported the association had its largest membership in history. Four towns were inspected during the year, Parsons, Abilene, Phillipsburg and Norton, and emphasis will be placed on that phase this year because it builds effective public relations, he said. The association will have display booths at the state fairs in Topeka and Hutchinson, showing films and distributing fire prevention materials.

Kansas Fire Underwriters Assn. elected J. K. Rippetoe, St. Paul F.&M., president; J. N. McConathy, Home, vice-president, and Irvin H. Thomas, Aetna Fire, secretary-treasurer.

Kenneth J. Stoikey, National Fire, presided at the meeting during which the work of the association was reviewed and reported on. Deane S. Jaeger, Springfield F.&M., was appointed chairman of the educational and public relations committee to succeed S. L. Lefterson, Royal-Liverpool.

George Erickson, New Hampshire, most loyal gander, led the Blue Goose meeting. Initiation was held by officers of the pond, with the charge being given by Alex B. Young of Hartford Fire, most loyal grand gander.

H. R. Royce of National Union, H. H. Minnick of Central Surety, W. H. Noble of North British, and H. J. Shoeppe of Commercial Union, gave impersonations for the entertainment of the 90 members attending.

New officers installed by E. P. Janousek, Security group, deputy most loyal gander, are: Paul C. Foster of Western Adjustment, most loyal gander; Kenneth J. Stoikey of National Fire, supervisor; J. N. McConathy of Home, custodian; Frank Regier, American Equitable, guardian; H. J. Schoeppe, Commercial Union, keeper, and O. D. Butcher, retired, Hartford Fire, welder.

Cook County FUA Elects Grieshaber President; Succeeds Bechtold

George A. Grieshaber of Home was elected president of Cook County Fire Underwriters Assn. at its annual meeting and golf outing at Nordic Hills Country Club, near Itasca, Ill. He succeeds J. A. Bechtold, Travelers.

Wilton E. Petersen, Royal, was named vice-president; Harry A. Olsen, Sun, 2nd vice-president, and James M. Eadie, Home, secretary-treasurer.

Named to the executive committee were William B. Browne, Great American; Herbert J. Kotecki, U. S. F. & G., and Leo M. Zech, Pearl Assurance.

Second vice-president is a new association office, established in order to give the vice-president assistance in his public relations activities.

Committee reports indicated last year the association reached a new high in its public relations efforts, setting records in number of speeches made and number of film showings. In addition, members staffed fire prevention and public relations booths at two giant conventions in Chicago.

It also was reported the catastrophe loss committee is finalizing plans for establishment of the National Board program in Cook county. The ground work has been laid and it is expected operational procedure will be completed shortly.

Garden State Pond to Honor Watson June 3

Garden State pond of Blue Goose has nominated the following officers for 1955-56: Walter D. Sheldon of America Fire, mlg; Fred Bross Sr. of Halifax, supervisor; E. J. Peiffer of Dubuque F. & M., custodian; Edward M. Barrett of Loyalty group, guardian; Howard Roberts of General Adjustment Bureau, keeper, and David Roden of the Boston, welder. Mr. Sheldon and Robert F. Stumps of GAB were nominated as delegates to the national convention.

Leon A. Watson, who retires June 30 as general manager of Fire Insurance Rating Organization of New Jersey, will be guest of honor at the pond's annual meeting June 3 at Rock Spring country club, West Orange.

Camden Appoints Thomas in Local N. J. Field

William G. Thomas has been appointed special agent in New Jersey by Camden Fire. He will be associ-

ated with Assistant Secretary Albert J. Bordeaux in the local New Jersey department and will work out of the home office. Special Agent Harry C. Wolfe, F. Ward Harper and State Agent Charles Creely will continue to cover their respective fields in south New Jersey. Mr. Thomas will cover local counties around Camden.

Royal-Liverpool Makes Two Changes in Pa.

Edward C. Jackson has been appointed a state agent by Royal-Liverpool group and will make his headquarters at Allentown, Pa. He joined the group as an underwriting trainee in 1951 and for the past three years has been a field representative at Harrisburg.

Special Agent John W. Short Jr. has been transferred from Philadelphia, where he has been for the past three years, to Wilkes-Barre, where he will assist State Agent Henry W. Smith. Mr. Short joined the group in 1948 as a bonding trainee.

America Fore Appoints Zimmer Haarde Successor

America Fore has named Henry F. Zimmer Jr. state agent in Pennsylvania, succeeding Frederick J. Haarde, who has applied for retirement.

Mr. Zimmer, who formerly assisted Mr. Haarde, will have Special Agent John J. McMahon as his associate.

Mr. Haarde entered insurance in 1903 with Atlas. He worked up to examiner and in 1917 joined North Branch Fire group of Sunbury, Pa., as a special agent in that state. He joined America Fore in 1920 as a special agent in Pennsylvania of Continental and was later advanced to state agent.

Royal Exchange Names Goodspeed and Osgood

Royal Exchange has named Alton G. Goodspeed state agent in Minnesota and John F. Osgood special agent for central and eastern New York state.

Mr. Goodspeed, formerly with Fire Underwriters Inspection Bureau, will establish a group office in Minneapolis. Mr. Osgood will make his headquarters at Syracuse and will assist State Agent Henry W. Tesche. He was formerly special agent in eastern New York for Boston and Old Colony.

Miss. Pond Elects C. L. Ward

The annual meeting of the Mississippi pond of Blue Goose, held at the Edgewater Gulf hotel, elected the following officers: C. L. Ward, Automobile, most loyal gander; J. D. Holland, Mercury, supervisor; W. E. Godwin, American Home, custodian; J. P. Thames, guardian; M. C. Neyland, keeper, and C. M. Sours, Commonwealth, N. Y., welder.

Jules E. Simoneaux, grand custodian, was honor guest. Bryan E. Sullivan is the outgoing most loyal gander. Mr. Ward and Mr. Holland were elected delegates to the grand nest meeting.

Swanson Elected MLG of Chesapeake Pond

Robert T. Swanson of National Fire has been elected most loyal gander of Chesapeake Blue Goose. Other officers are Paul J. Mayer of North British, supervisor; John M. Thomas Jr. of Hartford Fire, custodian; Lester E. Lewis of London & Lancashire, guardian; William W. MacLeod of American Home, keeper, and E. Lee Starkloff of General Adjustment Bureau, welder.

A special meeting of New Jersey Fieldmen's Assn. will be held June 6 at Robert Treat hotel, Newark, for the purpose of deciding on a revised constitution and by laws.

North British Makes Five Field Changes

North British group has appointed Vernon G. Lofgren state agent for eastern Wisconsin, replacing State Agent John G. Parsons, who has been transferred to North and South Dakota as state agent. At the same time, G. C. Taise was advanced to associate state agent with Mr. Parsons. Both will make their headquarters at Aberdeen, S. D.

Special Agent Edward J. Van Leuven was promoted to state agent for western Wisconsin. Messrs. Lofgren and Van Leuven will continue the headquarters at Milwaukee.

Harold F. Kennedy has been appointed special agent in Rhode Island succeeding John J. Powers Jr. Mr. Powers is returning to New Jersey to participate in a business owned by his family. Mr. Kennedy will continue to operate from the group's office in the Industrial Bank building, Providence.

For several years, Mr. Parsons was an inspector in Wisconsin Rating Bureau and manager of a local agency. Mr. Taise has been with the group more than 29 years and has had experience in both the home office and field, much of it in North and South Dakota.

Mr. Lofgren, also saw service with Wisconsin Rating Bureau and the past four years has been with the group in Indiana. Mr. Van Leuven has been in the Indiana field 2½ years. He majored in insurance at Illinois Institute of Technology and spent 3½ years in underwriting at the group's Chicago office.

Mr. Kennedy has been with the Boston office several years and his most recent assignment was special agent in the Boston and metropolitan area.

Open New Wichita Office

Hartford Fire has opened an office in Wichita in the Wheeler-Kelly-Hagerty building to serve recording, farm and hail departments for Wichita and

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vicinity.

Mr. Van Higbee will continue as supervisor of hail operations and Calvin Elder, former special agent in Peoria, will handle the recording business in Wichita and the southeast Kansas territory.

Duley New Home Manager for Ohio; Hill Promoted

Home has promoted Sylvester E. Duley from state agent at Columbus to manager for Ohio and named Robert D. Hill manager at Columbus. He has been manager of the loss and claim department there.

Mr. Duley joined the company as a clerk in 1920, was made an examiner in the western department in 1928 and went to Columbus as an adjuster 10 years later. He was made special agent in 1941, associate state agent in 1948 and state agent in 1950. Mr. Hill, with the company since 1942, has been a loss adjuster at Chicago, staff adjuster at Columbus and was named manager of the loss and claim department there in 1954.

Westerman Heads Mich. Fire Prevention Assn.

Michigan Fire Prevention Assn. elected F. G. Westerman of Boston, president at its annual meeting in Jackson. Other officers elected were: John F. Hyde of Hartford Fire, vice-president; Arthur L. Gunderson of Northern of London, secretary, and David H. C. Morris of Great American group, assistant secretary and treasurer.

The new officers will be installed June 14 at Port Huron.

L. & L. Names W. C. Friedl in Minn., S. D. Fields

London & Lancashire has appointed Walter C. Friedl special agent for Minnesota and South Dakota to succeed Robert J. Dalrymple who has been assigned to supervise a part of the Ohio operations.

Mr. Friedl, a graduate of Illinois Tech, has been with London & Lancashire for several years and has filled responsible positions in the Chicago office. His headquarters will be in the Plymouth building, Minneapolis, with Claude D. Casey, state agent.

Joint Meeting Slated in Tenn. June 14-16

A joint meeting of Tennessee Fire Underwriters Assn., Fire Prevention Assn. and Tennessee pond of Blue Goose will be held at Lookout Mountain hotel June 14-16. Speakers will include Commissioner Northington and Clarence Melzner, assistant manager of Western Underwriters Assn. at Chicago.

The program will end with a Blue Goose initiation ceremony, banquet and dance.

Venamon Advanced in Mo. by Royal-Liverpool Group

Royal-Liverpool group has named Paul M. Venamon state agent at Kansas City, succeeding Leo B. Gribble who has retired after 25 years of service.

Mr. Venamon had been special agent at the Kansas City office.

Joint Outing June 7

Mountain Insurance Field Club of Manchester, N.H., and Northern New England pond of Blue Goose will hold a joint outing June 7 at Wentworth-by-the-Sea, N. H. The program will include golfing, fishing and a banquet.

Crum & Forster Promotes R. H. Snyder in Michigan

Richard H. Snyder has been appointed state agent for Detroit and adjoining territory by Crum & Forster.

Mr. Snyder attended Franklin & Marshall and Cleveland Business colleges and served in the marines. He was with the Middle Department of Fire Underwriters Assn. in Philadelphia and the Ohio Inspection Bureau association company before joining Crum & Forster in 1952 as special agent at Cleveland.

Mr. Snyder's headquarters will be at 16305 W. Seven Mile Road and he will work under the direction of Michigan Supervisor C. C. Iuppenlatz.

Michigan Fire Underwriters Set Annual for June 13-15

Michigan Fire Underwriters Assn. is holding its annual meeting June 13-15 at Gratiot Inn, Port Huron. The past presidents' dinner will be held June 12.

The annual meeting of the Michigan pond of the Blue Goose is being held at the same time and place.

Conn. Field Club Outing Is June 6

Connecticut Insurance Field Club will hold its annual outing June 6 at Norwich Inn, Norwich, Conn. Golf, a cocktail hour and banquet will be followed by awarding of prizes and a brief business meeting. Millard F. Thatcher of Crum & Forster is in charge of arrangements.

Phoenix, Conn. Names Harbert in Texas Field

Phoenix of Hartford group has named Hugh P. Harbert special agent in Texas. He will be associated with Executive State Agent Milton B. Elbert at Dallas pending the establishment of a field office at Lubbock. Texas Fieldmen's Assn. recently named Mr. Harbert the outstanding field man in the west Texas division.

Peterson in Iowa Field for American of Newark

American of Newark has named John T. Peterson special agent at Waterloo, Ia.

Mr. Peterson graduated from Grinnell College and for two years was a special agent in St. Louis for Providence of Washington.

Charnock Named in Mass. by Pearl - American Group

Pearl-American group has named Richard D. Charnock special agent for Massachusetts. He formerly worked for Hanover Fire in eastern Massachusetts and Rhode Island. For the present his address will be 16 Hutchinson road, Arlington.

Frazio Named Special in Conn. for the Boston

Joseph E. Frazio has been appointed multiple line special agent at New Haven for Boston and Old Colony. He will work with Manager John MacKenzie. Before joining the companies, he was with Glens Falls at Hartford.

L. R. Quintana in New Post

Leonard R. Quintana, formerly chief of the property division of the New Mexico department, has joined Western Fire & Indemnity as production special agent in New Mexico.

Mr. Quintana will make his headquarters at Santa Fe after a short orientation period in the home office at Lubbock, Tex. Before going with the department he was on the staff of U. S. Senator C. P. Anderson.

Agricultural Appoints Campbell to East Iowa

Agricultural and Empire State have named Glenn H. Campbell state agent for eastern Iowa, succeeding W. Darby Miller, transferred to Baltimore.

Minn. Pond Hears Kundla

Minneapolis Laker coach, Johnny Kundla, spoke to the Minnesota pond of Blue Goose, on "What's New in Pro-Basketball," at a luncheon meeting held in Minneapolis.

Bureaus Make First Round of Auto Reductions

(CONTINUED FROM PAGE 1)

for classes 1A, 1B, 1C, 2A, 2D and 3 are \$31, \$36, \$43, \$57, \$43 and \$51, respectively, for respective decreases of \$4, \$4, \$5, \$6, \$5, and \$6; in Seattle suburban territory new rates are \$31, \$31, \$43, \$57, \$43 and \$51, respectively, for decreases of \$4, \$4, \$5, \$6, \$5 and \$6; new rates for the same classes for Vancouver, including Vancouver Barracks, are \$39, \$45, \$54, \$71, \$54 and \$64 for respective decreases of \$4, \$5, \$6, \$7, \$6 and \$7.

New rates for Aberdeen, Hoquiam, Centralia, Chehalis, Ellensburg, Kelso, Longview, Olympia, Puyallup, Yakima, Richland, Kennewick and Pasco and the vicinities of the latter three are \$28, \$28, \$41, \$52, \$41 and \$48, respectively. This represents respective decreases of \$3, \$3, \$4, \$6, \$4 and \$5.

In Bellingham, Bremerton and Everett and their vicinities new rates are \$31, \$31, \$43, \$55, \$43, and \$52, respectively, for decreases of \$3, \$3, \$5, \$7, \$5 and \$5 and for the remainder of the state the rates are now \$26, \$26, \$36, \$46, \$36 and \$42, respectively, for decreases of \$2, \$2, \$4, \$4, \$4 and \$4.

NAUA comprehensive private passenger premium reductions range from 10 to 19% in California, about 19% in Oregon and from 10 to 18% in Washington.

Private passenger \$50 deductible collision premium revenue was reduced from 12 to 15% in California and in excess of 19% in Oregon. The private passenger \$50 and \$100 deductible collision revenue was reduced about 12% in Washington, while the \$100 deductible revenue in California was reduced between 11 and 16% and in Oregon approximately 18%.

In addition to these reductions family private passenger collision premiums were reduced 13% where the woman operator under 25 is neither owner nor principal operator.

The revised rules also include a 10% reduction in private passenger collision premiums where the driver under 25 has successfully completed a driver education course that meets the standards established by National Education Assn.

SUCCEEDS BLASE

National Brokers Group Chooses Willson President

SAN FRANCISCO—Hal D. Willson of Willson & Laustau, San Francisco, was elected president of National Assn. of Insurance Brokers at a meeting of directors here. He succeeds Oliver Blase of St. Louis.

The group went on record as opposing any form of compulsory automobile coverage, noting that such measures will not solve the public's problem because they will not furnish coverage for the hit-and-run driver, the stolen car driver and the driver of out-of-state cars. The automobile committee has been instructed to call for a meeting of the all-industry committee to seek a solution of the uninsured car problem.

A licensing bill for brokers has been submitted to National Assn. of Insurance Commissioners and will be introduced in those states not now having such laws.

Directors expressed opposition to trends of the federal government in the purchase of surety bonds, group A&H and group life without the services of brokers and agents.

The scope of a study committee considering the need for "all risk" type of policies—including wave wash, flood and earthquake for dwelling and mercantile establishments—has been enlarged to interest top insurance leaders with a view toward providing such coverage.

Other officers elected are Merlin J. Ladd of Boston and G. Edward Nichols of New York, vice-presidents; Barclay Shaw of New York, secretary, and Alexander Heid of New York, treasurer.

Directors elected are R. M. Dougherty and Fred M. Hughes, Los Angeles; J. E. Hubbell, C. C. Thomas and E. T. Sinnott, New York; G. M. Proctor and G. S. Middleton, Chicago; A. E. Wooddy, Baltimore; George Gaw, San Francisco, and C. H. Scott and Mr. Blase, both of St. Louis.

Travelers Ups Five

Travelers has promoted Curtis R. Brabec from superintendent of the casualty accounting division to assistant secretary, Henry H. Carlson from assistant superintendent of the casualty accounting division to superintendent, Everett G. Pugsley from assistant superintendent of the fire accounting division to superintendent, Winthrop H. Segur from supervisor in the casualty accounting division to assistant superintendent, and James E. Dougan from supervisor in the fire accounting division to assistant superintendent.

Mr. Brabec has been with the company since 1931, Mr. Carlson and Mr. Pugsley since 1925, Mr. Segur since 1927 and Mr. Dougan since 1948.

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Asst. Manager

P. A. Pederson, Chief Inspector

Davis New President of Security Analysts

Shelby Cullom Davis, head of his own insurance stock specialist firm in New York and former first deputy of the New York insurance department, was elected president of National Federation of Financial Analysts Societies at its annual meeting in New York. He succeeds Samuel B. Jones, vice-president of Fire Association.

Other insurance executives active in the organization who attended the convention were Hal Kennedy of Kansas

City F. & M., Walter Perry of Providence Washington, Robert S. Davis of St. Paul F. & M., Malcolm Sedgwick of Home, R. H. Samuels of Continental Casualty-Continental Assurance, John Erdosy of North America, John R. Tappan of American Re, Lawrence Goodspeed of Standard Accident and Richard Rudy of Farmers Exchange.

Double Ill. FR Requirements

Governor Stratton of Illinois has signed a bill raising the financial responsibility law requirements from 5/10/1 to 10/20/2.

America Fore Opens New Office in W. Va.

America Fore group has opened consolidated offices in its new building in Charleston, W. Va. Located in the building are the branch office of Fidelity & Casualty and the field office of the fire companies in the group.

State Agent Henry A. Happer and Special Agent John J. Reilly have moved into the building. Joseph W. Sano continues as resident manager of Fidelity & Casualty and Robert W. Lowe as manager of the claims department.

Palm Beaches Board Wins Fla. Agents' Trophy

Florida Assn. of Insurance Agents has presented the James C. McKay cup, a new award, to the Insurance Board of the Palm Beaches in recognition of its outstanding service to the community, association and agency system.

In the association's fire prevention contest, Jacksonville Beach Board took first place honors in cities of 10,000 population or less, Palm Beaches won in cities 10,000 to 50,000 and Jacksonville Insurers Assn. won the class for cities over 50,000.

Accident prevention awards, in the same population classes, were won by Winter Park Assn. of Insurance Agents, Tallahassee association and Orlando Insurers Assn.

Atlantic Mutual Makes Changes in Personnel

Atlantic Mutual group has made a number of personnel changes, including naming William C. Starkweather assistant production manager to assist in promoting the sale of the homeowners and other package policies. He formerly was manager at New Haven.

Thomas F. Smith, who has been special agent in Connecticut, succeeds him at New Haven. He joined the companies in 1950.

Donald Miesemer, fire underwriter in the home office, becomes special agent for Connecticut and will work under Manager Thomas F. Smith. He joined the companies in 1947.

Floyd D. Mackey has joined the New

York suburban department as special agent to service Long Island under the supervision of Manager Robert F. Goode and Robert G. Sugden joined the Philadelphia office as special agent under the supervision of Edwin G. Stephens, manager of southern New Jersey territory.

Maritime Reports on War Risk Operations

WASHINGTON—Maritime administration report for war risk operations for the quarter ending March 31 shows that after payment of fees and expenses totaling \$42,740, the net amount of fees collected on 2,340 binders issued by the American war risk agency was \$108,509.

Of the 2,340 binders issued, 847 were on hulls, 778 protection and indemnity and 715 crew life and personal effects.

Insurance is being provided until June 30 on navy tankers operated by military sea transportation service without premium in consideration of an agreement with the Secretary of the Navy to indemnify for losses covered by such insurance. No such claims have been received, however.

Nelson & Ward Co. Feted

Nelson & Ward Co., Jersey City local agency, was tendered a luncheon in honor of its 75 years of representation of North British & Mercantile by P. A. deGruchy, secretary of the eastern department. Co-hosts were M. B. Baker Jr., deputy assistant U. S. manager, and Special Agent H. B. Burchell. Guests of honor were Harvey B. Nelson Sr., Harvey Jr., Edward R. Bender and James J. Moir who were presented with a framed painting of an early American fire-engine scene to add to the agency's collection.

Roaf Gets New Posts

L. E. Roaf has been named secretary of American Home and State of Pennsylvania and made manager at Philadelphia.

Hike Mo. Death Limit

The Missouri legislature has sent to the governor a bill increasing the limits for wrongful death from \$15,000 to \$25,000.



In addition to our other broad facilities, we can now offer an AMERICAN STOCK COMPANY as a market for SURPLUS LINE RISKS. On any class of business (Fire, Marine or Casualty) if your regular Companies decline, refer that Problem Risk to me. As an example, the following are a few of the classes we can handle for you:

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Wis. Agents Fete Their Legislators

More than 100 of the 134 members of the Wisconsin legislature were guests at a dinner given by the Wisconsin Assn. of Insurance Agents at their midyear meeting in Madison. The legislators attended the luncheon.

In the morning the agents conducted a discussion session covering "What's Wrong With Our Association?" and "How Can We Better Gear Our Association Programs to Conform With Current Demands?" Norman Allhiser, director of Industrial Management Institute at the University of Wisconsin, presided.

In the afternoon the speaker was Dr. T. A. Hibbaka, professor of industrial education at Iowa State College.

Reports on Company Study of Services

A study is being conducted by insurers on the maintenance of boards and bureaus throughout the country to determine if any should be dissolved or merged with others because of duplication of service, President T. Morgan Williams of New York Board of Fire Underwriters reported at the annual meeting at which he was reelected.

He said he was certain that activities New York Board is performing for companies were being conducted in a practical manner and that if anything its services should be expanded rather than diminished.

While National Board has recommended that most of the fire patrols throughout the country be disbanded and their services assumed by the local fire departments, it has recognized the importance of the retention of the New York City fire patrol, Mr. Williams reported.

Hasselbrack Elected 2nd V-P of Buffalo

Buffalo has elected Joseph G. Hasselbrack, formerly with Aetna Fire group, 2nd vice-president and named Joseph A. Plunkett claim manager effective June 1. Mr. Hasselbrack will supervise casualty underwriting. Mr. Plunkett was formerly senior homes claims examiner for National Surety.

Sewell to Join Cimarron As Midwest Branch Manager

David D. Sewell, special agent for the National Fire at Seattle, will join the crop-hail department of Cimarron on June 1. He will be assigned as a branch manager in the midwest after an indoctrination period at the home office.

Mr. Sewell was with Crum & Forster in the midwest from 1946 to 1952 when he joined the Harry J. Pells agency of Denver as fire and casualty manager.

Public Nat'l. Moves H. O.

Public National of Miami has moved into its new home office in the Biscayne Plaza, Biscayne boulevard at 79th street. The recently completed building, air conditioned and heated, provides the company with double its previous space. According to President Kurt Hiltke, plans are being formulated to celebrate the opening.

Cover Gulfarium with IM

The Florida department has amended the nation wide marine definition so that insurance of equipment of the marine studios at Marineland and gulfarium at Ft. Walton Beach comes with-

in the inland marine classification. Thus IM can be used to cover studio steel tanks and corridors, salt water circulation system, infiltration galleries, salt water pumping facilities, filter facilities, power distribution and standby units for physical damage and U & O.

Wendelken Named to Post With Ohio Mutual Assn.

Robert E. Wendelken has been named executive secretary of the Ohio Assn. of Mutual Insurance Agents and will assume his duties when the association opens its offices in Columbus on June 1. He was formerly with the Columbus Convention Bureau.

Houston Surety Men Hear PR Talk by A. W. Penn

A. W. Penn, director of the bond and burglary section of the Texas board of commissioners, spoke at the May meeting of Surety Assn. of Houston, stressing the importance of public relations.

Edward Stoltz of U.S.F.&G. resigned as president because he is being transferred to Birmingham. John A. Goetz of American Automobile was named to succeed him.

First Hartford Accident Woman Employee Retires

Miss Lucy C. Nolan, first woman to have been employed by Hartford Accident, retired May 27 after more than 41 years of service. Miss Nolan, who was given a dinner by her associates at which Vice-president E. A. Cowie presided, was claims department draft unit supervisor.

Mahoney Is Seeking Reappointment in Me.

Maine Commissioner Mahoney, a Republican and head of the insurance department since 1951, will seek reappointment by Gov. Muskie, a Democrat, when his present four-year term expires June 27.

Senior Joins Weghorn

James P. Senior, for 19 years with Royal, has joined the nationwide department of John C. Weghorn agency of New York to specialize in the handling of the reporting forms and multiple cover risks. Most of his work with Royal was in the general cover department.

Holds Workshop Meets

Hawkeye-Security is conducting regional workshops for field and underwriting personnel in its branch offices. Personnel from the western branch offices met in Omaha, May 23-24. Eastern branch offices representatives will meet June 9-10 in Chicago.

Youngstown Agents Elect

Youngstown (O.) Assn. of Insurance Agents has elected Howard W. Cailor of Smith-Cailor agency president and C. C. Rudibaugh vice-president. Carl Wolter Sr. was renamed executive secretary.

Ind. Adjusters Hear Hudson

Paul B. Hudson, member of the firm of Armstrong, Gause, Hudson & Kightlinger, insurance attorneys, was speaker at a meeting of Indiana Casualty Adjusters Assn. at Indianapolis.

Chicago Fire Examiners Set Outing

Assn. of Fire Insurance Examiners of Chicago will hold its annual outing June 2 at Itasca, Ill., Country club. The final meeting of the year and social highlight, includes golfing, cards and dinner. In addition to prizes for the golfers, who will begin early in the day, there will be numerous door prizes for the non-golfers.



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(CONTINUED FROM PAGE 1)

predicting of hurricanes, tornadoes and other severe storms with greater accuracy will enable transportation agencies, business firms and the public to prepare better and thus minimize losses and insurance claims. Reduction of losses should, in time, lead to reduction of rates, encouraging the public to buy more protection, he said.

Mr. Williams said insurers, which have so much paper work, can look for dramatic improvements in efficiency and cost reductions from the speedier and more automatic electronic machines now being developed.

The tendency to relate public interest solely to the price of insurance as disclosed on the policy belies the purpose and success of National

Board, Mr. Herd said. For instance, if fire prevention could be pursued to a perfect conclusion, the insurance premium would assume almost entirely the complexion of preventive insurance and only incidentally the complexion of indemnity for losses.

Much uninformed emphasis has been laid upon the so-called excessive cost of insurance distribution. The true test of whether present methods of distribution are economical, efficient and in the public interest will be whether the services rendered conserve life and property in a degree commensurate to the cost of such services, Mr. Herd said. Such activities are definitely in the public interest and cannot be measured solely in terms of arithmetic.

But, he pointed out, present and tra-

ditional methods are not immutable, they should be under continuous scrutiny. Experiments within bounds are wholesome, but the business must not be lulled into the belief that the experience of the past can be ignored in the name of progress.

The public relations committee report shows clearly that the major difference between the system used by National Board companies and that of their principal competitors is the grass roots nature of their sales force and its availability for service to policyholders. It is as important now as ever that every letter, telephone conversation, claim adjustment and solicitation, reflect eagerness to serve—then performance.

If National Board companies fail to capitalize on their natural assets

in competition, then they can be accounted derelict to their responsibility in the future.

Another source of public confidence in insurance is the modest return insurers receive for their efforts, Mr. Herd said. The statutory underwriting profit for the fire business for the last five-year period was 4.7% of premiums earned.

The underwriting profit for 1954 on the same basis was 5% which was also below the 6% allowance recommended in the report of the special committee of commissioners and the five year experience of 5.3% for the period ended Dec. 31, 1953, and the 5.2% for the period ended Dec. 31, 1952.

Insurers must constantly be on guard against losing a true perspective of the business, he warned. During favorable investment market conditions the temptation to subordinate underwriting to financial operations is strong, but the only sound approach is to see to it that each department of the business, underwriting and financial, stands on its own.

The committee on uniform accounting, of which John W. Dillon, vice-president of Buffalo, is chairman, reported that it will oppose the addition of the extended coverage line in schedule 0, run-off reserves, in the annual statement because it believes physical damage claims are inherently susceptible to prompt settlement. The committee will appear before the

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Large, successful multiple line company seeks several men with proved or potential ability to develop aggressive branch office program. Successful background in agency field work and experience in miscellaneous casualty-fire fields are essential.

To the right man we offer a genuine growth potential and excellent compensation. If you feel you qualify and are under age 40, write in detail covering age, education, experience, earnings and other pertinent facts.

Successful applicants will be brought into the Home office for full training to thoroughly acquaint them with our extraordinarily complete range of facilities, after which they will assume branch office responsibilities. Write in complete confidence—our present staff knows of this ad. Address Box #F-24, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

OHIO FIELD MAN

TOLEDO Special Agent needed to establish service office supervising present agencies with emphasis on new agency development. Future advancement for ambitious, experienced man desiring opportunity for increased responsibilities.

Columbus Branch Office maintains complete multiple-line underwriting facilities for entire state of Ohio. Pension plan and favorable employee benefits.

Trinity Universal-Security National Insurance Companies, 150 E. Broad Street, Columbus, Ohio. . . E. B. Yates, Manager.

BRANCH MANAGER COLORADO OR OKLAHOMA

Excellent opportunity with specialty writing concern for man having casualty experience. Good prospects for the future. Salary commensurate with ability. Submit brief résumé and salary desired. Address E-98, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

SENIOR CASUALTY UNDERWRITER

Good opportunity in Chicago Regional Office of well-known Bureau stock company for underwriter with adequate background automobile lines and working knowledge of other casualty coverages. To supervise automobile division. Salary commensurate with experience and ability. Submit complete information and salary requirements to Box F-25, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

WISCONSIN

A real opportunity for an aggressive Special Agent traveling out of Milwaukee office for large, well established Multiple Line Stock Company. Fire or Casualty experience necessary. Salary and bonus commensurate with experience and ability—Group insurance and other benefits. Replies confidential. Box F-35, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

CASUALTY SPECIAL AGENT

Highly rated casualty company has fine opportunity for casualty special agent, experienced all lines. Territory: a Southern state. Send résumé, in confidence, indicating personal history, experience & salary requirements to: P. O. Box 306, Wall St. Station, New York 5, N. Y.

STOCK AVAILABLE

A 20% stock interest in a Mid-West insurance co. is available. If interested reply to F-17, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

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Fire, Marine and Auto—Age 30, former Chicago resident. Presently co-owner of established and well known independent adjusting firm in South California. Desires re-locating in Chicago area. Full particulars upon request. Write #F-27, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

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Company to accept Financial Responsibility Risks in Minnesota with enough commission to handle brokerage. Collateral lines available. Remittances on policy or account current basis. Roger M. Hanauer Agency, General Insurance Agents, 667 North Snelling Avenue, St. Paul 4, Minnesota.

FIRE ADJUSTING POSITION OPEN

Sheffer-Cunningham, Wichita, Kansas, have operated since 1930 as independent casualty adjusters serving as Branch Claims Office for numerous large companies. We now desire to add a Fire Loss Department, thus providing multiple line adjusting facilities. Excellent opportunity.

We will pay top salary to an experienced fire adjuster with supervisory capacity. Character and qualifications must be A-1. Must have had recent, continuous and responsible position for a minimum of 5 years.

Write full and complete history. Replies strictly confidential.

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MICHIGAN MANAGER WANTED

Production man experienced in Michigan needed to establish office with service personnel in Grand Rapids or Lansing. Full multiple-line facilities afforded for development of agency plant. Complete underwriting service now available through Ohio Branch Office until Michigan development warrants full branch office personnel. Write R. F. Miller, Vice President, 150 East Broad Street, Columbus, Ohio.

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SPECIAL AGENT—INDIANA

Excellent territory available in Indiana for experienced multiple-line special agent, age 30-40. Must be willing to live outside Indianapolis. Preferably should have field experience in Indiana.

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INDIANA INSURANCE COMPANY
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SPECIAL AGENT

Leading Agency Mutual Casualty Company requires Special Agent with experience. Prefer man located in New Jersey, Eastern Pennsylvania, Delaware or Maryland. Attractive retirement plan. Excellent opportunity. Write to F-28, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

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Experienced young fieldman desires to purchase established insurance agency in Wisconsin or Minnesota in town of 5,000 to 40,000. Would like to arrange working agreement with owner for at least a year before taking control. Please write Box F-21, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

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Charles C. Terry
General Agency Co., Inc.

Starks Building
Louisville 2, Kentucky

WANTED BRANCH MANAGER

with Casualty experience including Compensation—Kansas City, Mo. to establish and operate regional office covering several states. Large Pacific Coast casualty, surety and fire company to expand into Midwest. Our people know of this ad. Address F-34, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

blanks committee of commissioners in June to oppose the addition of this showing.

The report points out that outstanding losses at the end of any year are current losses in process of adjustment, and the number of claims involved in litigation is infinitesimal. Additional expense and trouble of compiling this information serve no useful purpose and would be an unnecessary burden on the business, and any possible underreserving has corrected itself by payment of loss well over a year before the information is available in the annual statement, since the normal time between the occurrence of physical damage losses and the settlement of such claims is very short.

A subcommittee of this committee is reexamining the rules, promulgated in 1939, covering a uniform allowance for taxes and board or bureau assessments on facultative, general agency and agency reinsurance transactions between companies.

A change in the constitution to provide for an officers conference to consider requests for contributions, donations, membership in other organizations and to confer with management on matters requiring attention between meetings of the executive committee was reported by the executive committee. H. W. Miller, general U. S. attorney of Commercial Union-Ocean group, is chairman.

A change in the board's constitution includes for assessment purposes an equitable proportion of inland marine and multiple peril policy premiums.

The open-top one-operation Louisiana style policy is presently in use in all jurisdictions except Minnesota, New Hampshire, Puerto Rico and Texas.

A special committee, headed by K. E. Black is continuing its study of ways of protecting licensed companies on direct business in competition with London Lloyds and other unlicensed insurers, the executive committee reported.

The committee on construction of buildings, with C. M. Gallagher, U. S. manager of Atlas, as chairman, is investigating hurricane resisting construction. Where wind resisting features have been incorporated into building construction, windstorm damage has been reduced materially, it has been found.

Amendments to the national build-

ing code have been published to cover use of plastics in building construction. Other amendments include the simplified definition of noncombustible building construction material, the report stated. Every effort will be made to get the work of revising and publishing the code completed in time to mark the 50th anniversary of the publication of the country's first model building code by National Board.

The actuarial bureau committee reported that procedure started last year whereby adjusters' loss reports for amounts under \$100 are submitted only when required by state fire marshals has brought about a marked saving in the amount of work handled in the loss record division of the actuarial bureau. The report states Charles P. Jervey of Travelers Fire is chairman of this committee.

The committee on fire prevention and engineering standards, of which Clarke Smith is chairman, reported that amendments to the complete edition of the model fire prevention code for larger cities and a completely revised, abbreviated edition for smaller communities were published this year. Fifty-six cities adopted the complete code, and 32 communities the abbreviated edition this year, bringing the total number of adoptions to 787.

Two questions are being studied intensively, the hazards attendant on the peaceful use of the atom and the increasing frequency of windstorms as a possible indication of a changing weather pattern.

The committee also reported that the general over-all improvement in the nation's municipal fire protection continues, there is a trend to reduce undermanning of fire departments by relocating fire stations, and the occurrence of large-loss fires continues in communities too small to be expected to provide adequate fire protection for such large properties. Also, industrial hazards are increasing as the use of highly combustible and explosive materials expands and as new processes require higher temperatures, pressures and speeds and larger building areas, and warehousing hazards are increasing as economics of operation encourage larger building areas, higher and larger piling of stock.

National Board engineering teams surveyed municipal fire protection and structural conditions in 57 cities. Water supply showed the greatest improvement. Fire alarm and fire department improvements are at the bottom of the list, which probably reflects the economic plight of many municipalities.

Progress was made toward new objectives in advertising and in public relations work in catastrophes by the public relations committee, A. E. Heacock, president of Pacific Fire, chairman, reported. The program of public relations after catastrophes utilizes all elements of the business through adjusting organizations, regional associations, field men and local agents. With the help of the press chairman of the catastrophe loss committees now existing in most states, the business is in a better position than ever before to help communities recover from disaster and to tell the public about the vital role member companies play in that work, the report stated.

The committee has prepared a fact book on property insurance, giving statistics and descriptions of organizations in the fire insurance business, and in cooperation with Assn. of Casualty & Surety Companies, a new edi-

tion of *A Guide to Property and Casualty Insurance on Churches* has been prepared and is now on the press.

Arson arrests last year increased 2% and incendiary fires in which the collection of insurance was the motive increased slightly according to the report of Lester S. Harvey, president of New Hampshire Fire, as chairman of the committee on incendiarism and arson.

The 535 inland marine cases investigated during the year led to recoveries of slightly more than \$550,000. Losses during the season at Miami Beach were \$542,000, about \$140,000 higher than in 1953. Included in this amount is a loss of \$150,000, believed to be fraudulent.

The committee also gave special attention to losses by jewelry salesmen from hotels. Such losses during the past year amount to about \$1,274,500. The committee held conferences with American Hotel Assn., which is alerting its members to more diligent care in cases of this type. Many cases reported could be prevented by ordinary care and adherence to the rules of valuables entrusted to them, the report concluded.

Hurricane and windstorm losses of more than \$220 million resulting from Hurricanes Carol, Edna and Hazel and eight other storms in late 1954 and early in 1955 were paid by stock fire insurers, according to figures of the committee on adjustments, of which V. L. Gallagher, U. S. manager of Pearl, is chairman. This is a greater windstorm loss than the largest previous year, 1950, when there was a Florida hurricane, 100 smaller tornadoes, and the northeast windstorm with 1.5 million losses amounting to \$150 million.

The committee on statistics and origin of fires, of which John A. North, president of Phoenix of Hartford, is chairman, reported that fires in 1954, in urban areas decreased 8% to 845,166, including 399,182 building fires, a 4.2% decrease. Residence fires declined 1.8%. In the manufacturing classification fires declined 28% in cities of 1 million or more population and 26% in those of 100,000 to 250,000. However, these two groups of cities showed increases in mercantile fires of 22% and 11% respectively. The overall decline in mercantile fires throughout the na-

tion amounted to 3.2%.

William S. Vanderbilt, vice-president of Hartford Fire, and Harold C. McAllister, vice-president of New Hampshire Fire, national councillor and alternate respectively of the board to the U. S. Chamber of Commerce, reported on their work.

Nine new members were added to National Board during the year, P. J. Priore, U. S. manager of Sun Office, chairman of the committee on membership, reported.

The committee on laws of which Charles A. Loughin, vice-president and general counsel of Home is chairman, reported on the legislation and tax litigation it handled during the year.

Tenn., Ark. Mutual Agents Name Shirey, Payne as Presidents

Tennessee and Arkansas Assns. of Mutual Insurance Agents elected Paul R. Shirey of Memphis and William A. Payne of Little Rock their respective presidents at a joint meeting at Memphis.

Other Tennessee association officers are Frew Irwin of Knoxville, vice-president and W. R. Van Camp of Memphis, secretary-treasurer. New directors are R. E. Hill and Robert Ingle, both of Chattanooga.

The Arkansas association also named James T. Richards of Batesville and K. A. Ritter of Rogers, vice-presidents; W. D. Roddey of Warren, secretary-treasurer, and Otto R. Kirkpatrick of Forrest City, Don E. Gilbert of Jonesboro and Grady R. Wooley of El Dorado, directors.

Black Is Elected President of GAB

General Adjustment Bureau has elected Kenneth E. Black, president of Home, president and William L. Nolen, U. S. manager of North British vice-president. All other officers were reelected.

New directors are Charles M. Close of Great American, Cyril S. Hart of the Boston, George D. Mead of Glens Falls, S. Dwight Parker of Springfield F. & M. and John R. Robinson of Phoenix of London.

Service Guide

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Says Insurers Can Aid in Halting Crime Wave

Jack Seide, president of Babaco Alarm Systems, told the Mariner's Club at Pittsburgh that the public is looking not only to law enforcement agencies for help in halting the increasing crime trend, but also expects the insurance business to take the lead in showing businessmen how to curb crime.

He said the insurance underwriter plays a key role in the whole problem of crime prevention and he urged insurers to stand by theft prevention policies in their underwriting practices so that the public's interest would be protected.

Even when salesmen who are robbed have insurance, they lose valuable time waiting for sample replacements, he said, explaining this is just one example of how the need for effective theft prevention goes beyond the mere writing of a policy. The underwriter has the responsibility to insist that proper safeguards be instituted so that crime will be curtailed.

Fla. Field Club Elects

Florida 1752 Club held its first annual meeting in conjunction with the Florida Assn. of Mutual Insurance Agents annual meeting at Redington Beach. Plans were made for agents clinics during June at Jacksonville, Orlando, Tampa and Miami.

Officers elected were: President, William Heard, Grain Dealers Mutual; vice-president, Olin Oliphant, Southern Underwriters Agency; secretary-treasurer, V. C. Jordan, Jr., Associated Mutuals; executive committee member, George Smith, Northwestern Mutual and Bruce Morgan, John Ratterree & Co.

Du Pont Man Heard in Okla.

Members of Oklahoma Blue Goose were guests at the May meeting of Oklahoma Casualty & Surety Assn. in Oklahoma City to hear a talk by Wyatt F. DeLoache on the outlook for insurance during the coming year. Mr. DeLoache is director of public relations for the DuPont Co. at Memphis. He gave an optimistic picture to the 150 members and guests.

Preston Talks at L. A.

Casualty & Surety Field Men's Assn. of southern California at its May meeting in Los Angeles heard a talk by Carl Preston, vice-president of New Amsterdam Casualty, whose subject was "Today's Conditions and Problems of Competition Facing Producers and Special Agents in the American Agency System."

N. Y. WC Board Assessments

New York workmen's compensation board is levying an assessment of \$1,414,668 against insurers, self-insurers and the state insurance fund to restore the assets of the special fund for disability benefits to the \$1 million level required by law. The fund provides weekly cash benefits to workers disabled after four weeks of unemployment.

Hikes Liability Dividends 50%

Lumbermen's Mutual Casualty and American Motorists have increased dividends 50% to 75% on general liability coverages, including comprehensive personal liability, for policies developing up to \$500 in premiums. The increase does not apply in Connecticut, New Jersey and New York.

United Pacific Names Petherick

Robert L. Petherick, manager at Boise for United Pacific, has been elected an assistant secretary. He has been with the company since 1935.

James R. Lowry, adjuster at Spokane, has been transferred to the home office as claims examiner.

New England 1752 Club Names Hartigan Head

Richard G. Hartigan, special agent of Worcester Mutual Fire, is the new president of New England 1752 Club. Other officers are Stuart E. Freeman of Norfolk & Dedham Mutual, vice-president; Karl A. Johnson of Lumbermen's Mutual Casualty, secretary; Russell Howard of Berkshire Mutual, treasurer; and Everett N. Parker of Trader & Mechanics, Keith Skillin of Lumber Mutual, and E. Warren Burke of Shelby Mutual, directors.

Plan New Texas Insurer

Capital Ins. Co. is being organized at Austin to do a multiple line business with Joe C. Carrington as president. The company will have \$200,000 capital and \$100,000 surplus paid in, and thus will comply with the requirements of the new Texas law governing financing of insurers.

The new company will be a companion to Highway Underwriters of Austin, a reciprocal, which later will continue to handle truck and bus coverages, motor courts and other specialized commercial accounts while Capital will be an agency company handling dwellings, private passenger automobile and miscellaneous fire and casualty lines.

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WC Now Expected to Be More Competitive With N. Y. Rate Cut

The \$41 million cut in New York workmen's compensation rates, effective July 1, will reduce rates for 667 of 691 classifications. Only six classifications will pay higher rates.

The percentage decreases in the manual rate levels by principal industry groups are: manufacturing 13.3%; contracting, 14.6%; federal, 12%; servants per capita, 14.6%; laundries—no machinery, window cleaning, barber shops or beauty parlors, 14.1%, and all other, 14.6%.

The big reduction is expected to influence materially the discounts of State Fund, which cut rates 25% last year. Producers believe that one effect of the rate reduction will be to make private insurance and State Fund more competitive on this line. However, if the rate decrease makes risks unattractive to private insurers, State Fund could get more business.

Florida Senate Passes Bill of Retaliation

The Florida senate has approved a bill that would give the insurance commissioner authority to refuse entry to Florida of an out-of-state insurer applying to do business in the state if the company's home state had banned any qualified Florida company. The bill was amended to assure that out-of-state companies now doing business in Florida would not be affected.

Program Completed for N. E. Agents Meeting

The program for the meeting of New England Assn. of Insurance Agents June 19-21 at Poland Springs, Me., will include talks by Maine Gov. Muskie, J. Seelye Bixler, president of Colby college; Joseph A. Neumann, president of National association; Leo E. Keitzman, secretary of American group; William Parker, Aetna Casualty special agent, and Robert Gilmore, associate counsel of Assn. of Casualty & Surety Companies. Trends in insurance coverages and distribution methods will be discussed by a panel of New England insurance buyers.

I-R to Take Over Utility Unit

Central Traction & Lighting Bureau, the insurer advisory group which for years has dealt with problems of insurance in the utility and related fields, has voted to dissolve. The advisory and other responsibilities of the unit will be assumed by a public utility committee of Inter-Regional Insurance Conference.

Leonard Peterson of Home, chairman of Inter-Regional, will appoint the utility committee. Its members will be the insurer members of the former bureau, with W. W. Corey of National Fire as chairman.

Pa. Agents' Education Conference Is Scheduled

Insurance educational conference conducted by Pennsylvania State University and sponsored by Pennsylvania Assn. of Insurance Agents will be held at University Park June 12-14.

The first day's program will include a get-together and entertainment. Speakers Monday and their topics will be Thomas J. McKernan, director of education of National association, agency management; Jack F. Derrick-

son, manager of bond department of New Amsterdam Casualty, blanket and fidelity bonds; John R. Willmott, secretary of Agriculture and Empire State, fire forms 1A and 1B; George V. Whitford, vice-president of Fire Association, package policies; Clarence R. Rauter, assistant manager of Interbureau Insurance Advisory Group, interbureau policies. At a banquet that night Commissioner Smith will be the principal speaker.

Tuesday speakers will include Raymond G. Shephard, secretary of Marine department of Fire Association, selling new marine coverages; Raymond A. Tucker of Tucker, Johnson & Smeltzer, Pittsburgh, the wall of protection for agency building through the sale of accident, group and life insurance; Darrell S. Miller, resident vice-president of Maryland Casualty at Harrisburg, boiler insurance; R. H. Wherry, head of department of com-

merce of Pennsylvania State university, selling services.

Following lunch there will be an agent's panel on agency problems, with A. S. Feineman of Harrisburg as moderator. Participants will be Charles G. Fickes Jr. of Henry & Rockey agency, Harrisburg; Seymour Nogi of Mann & Levy, Scranton; Floyd L. Rice of Craft agency, Warren; Hallie T. Shilling of C. N. Shilling, agency, Sharon, and Thornley B. Wood of Philadelphia.

L. E. Yager & Co. Feted

L. E. Yager & Co., metropolitan supervising agents, Chicago, were honored recently at a luncheon commemorating their 25th year of representation of American Insurance group at the Union League club in Chicago. An appropriate framed scroll commemorating the occasion was presented to George A.

Frankel, George W. Anderson and Arthur W. Nelson, principals of the agency. J. P. Hoffman, Cook county supervisor of American, acted as host. Ralph Shaff, supervisor of the casualty department in the western department at Rockford, was present. He was employed in the Yager office 25 years ago.

Allstate Appoints Collier in Va.

Robert E. Collier has been appointed resident manager of Roanoke, Va., branch office of Allstate. He succeeds Harvey N. Kuhr, who has been made claim manager of the Pacific coast zone.

Mr. Collier joined the Skokie, Ill., home office in February, 1954 as sales director for residential fire insurance. He previously had 19 years experience in insurance.



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NAIC Considers Wide Topic Range at L. A.

(CONTINUED FROM PAGE 9)
and some opposition remarks were offered by John Neville of National Assn. of Insurance Agents, who contended that it constituted a model bill instead of a minimum bill, and thus, on the basis of the experience of NAIA, would be unsuccessful in its purpose. Mr. Neville was rebutted by Barclay Shaw, counsel for the brokers, with some additional helpful comments from Erwin A. Meyers of the Chicago law firm of Meyers and Matthias, who was representing National Mortgage Bankers Assn. Mr. Meyers threw in some of his philosophy of licensing laws, saying they should be considered from the standpoint of control by the state and not as a protective fence for those in business.

Mr. Blase said NAIA is the only organization he knows of that is opposing the brokers bill. He read letters of support from two or three producer organizations.

The subcommittee on workmen's compensation small policy economies heard a presentation by William Leslie Jr., manager of National Council on Compensation Insurance, of a plan to provide that premiums on policies of less than \$100 could be paid either in advance or in installments.

Director Thomas R. Pansing of Nebraska, chairman of the multiple line underwriting subcommittee, suggested at the Monday session of this group that the committee be dissolved because there apparently is "nothing particular to be gained by continuation" of it. There was a good turnout for the meeting, which lasted only 15 minutes and was addressed only by Mr. Pansing with a single comment from F. J. Marryott, general counsel

of Liberty Mutual.

The multiple line subcommittee was organized at the instigation of J. R. Moloney, former California commissioner, Mr. Pansing recalled. Not long ago it received a report from an industry committee working in conjunction with the NAIC, and this report was remarkable, Mr. Pansing said, in the manner in which it skirted the issues. The project asks more of the commissioners and the industry than either are capable of at the present time, he added, suggesting that the committee be continued for another six months while the members are polled as to whether it would be gainful to continue. If the feeling is to keep at it, Mr. Pansing said, the next step would be to define the objectives and the ways of getting ahead.

Mr. Marryott was asked, as a member of the industry committee, what he thought of the proposal, but he dodged the issue by saying he thought Mr. Pansing had covered the situation.

At the meeting of the uniform accounting subcommittee, presided over by Navarre of Michigan, the only matter considered was a proposal of Harold Bittel of New Jersey that another subcommittee be appointed to study the need for getting up instructions for fire and casualty company annual statements such as now exist

for the life blanks. Industry comment on this was to the effect that there is little or no need for such instructions, they would serve no useful purpose, and they would probably be a waste of time. It was decided to take no action on this.

A letter from James Higgins of New York was read covering definition of acquisition expense, inspection expense, industry uniform accounting committee report on bases of allocation, functionalization of various expense classification, and general revision of uniform accounting instructions, but action on it was put off until the meeting of the full uniform accounting committee.

Commissioner Donald Knowlton of New Hampshire in his presidential reports at the first NAIC plenary session foreshadowed the reports presented at a committee meeting on the subject of FTC jurisdiction. He said it is the duty of NAIC "to take every possible step to preserve state regulation . . . if an understanding could be reached between the state regulatory authorities and the FTC that both bodies have the same aim and their object should be to prevent future violations of the ethics of advertising rather than prosecute unknown and unintentional violations, I believe it would be possible to solve this problem without damage to the insurance industry and within the intent of congress."

Mr. Knowlton also touched on the threat of additional supervision by ICC, and mentioned the problem of uninsured pension funds and union welfare funds. On the latter he wondered whether NAIC should not recommend assuming authority over these funds and suggest legislation for that purpose.

On federal health reinsurance, Mr. Knowlton said he could not recommend that NAIC give its affirmative approval to the legislation, because it "is still a modified form of intervention by the federal government in the field of private enterprise."

Internally, Mr. Knowlton suggested that the zone meetings be made more "business like," and said he "doubts the propriety of running a zone meeting like a miniature edition of the NAIC meetings."

Discussing variable annuities, he opined that before giving blessing to legislation permitting such insurance the subject be carefully studied. "A proposition such as this which may lead to public misunderstandings and disappointments should be permitted only with proper legislative safeguards and proper supervisory control. The problem of selling such a contract across state lines may require some uniform legislative formula."

Bowles of Virginia conducted the roll call at the plenary session, and the hit of the responses was that of Northington of Tennessee, who referred to Tennessee as "the home of Davy Crockett, savior of Texas."

At the conclusion of this session, Pansing of Nebraska presided over the induction of 16 new admirals in the Nebraska Navy, they being the new Commissioners McConnell of California; Beery of Colorado; Spellacy of Connecticut; Smith of Delaware; McCarthy of Illinois; Howell of New Jersey; Holz of New York; Hunt of Oklahoma; Smith of Pennsylvania; Kelly of South Carolina, and G. H. Menefee of the Louisiana department, plus Asa V. Call, president Pacific Mutual Life; T. E. Leavey, president Farmers Exchange; Thomas R. Dew, vice-president of Federal; L. P. Rob-

ertson, vice-president of Pacific Mutual, and J. J. Schefflin of Federal.

Opening remarks at the plenary session were by Commissioner McConnell of California and Mayor Norris Poulson of Los Angeles, both of whom expressed their faith in state rather than federal regulation.

About the only thing decided by any of the 21 committees that met Monday was to hold the 1956 annual convention at St. Louis. The dates will be May 28-June 1. This was a recommendation of the subcommittee to study future meeting sites headed by Sheehan of Minnesota. Many of the other committees were in and out of the meeting rooms so fast that late comers never had a chance to sit down.

Among the entertainment features was a breakfast for the commissioners given by Pacific Mutual Life as the convention got underway Monday morning. On Tuesday evening Farmers group of Los Angeles was host at "Fiesta De La Mexico" at its home office building, and the same evening National Assn. of Life Insurance Companies had a reception at the Biltmore hotel. Wednesday evening the NAIC cocktail party and banquet was held in the Biltmore.

Carew Retiring from Marine Office Post, Longmuir Successor

Paul A. Carew is retiring June 30 as manager of Pacific northwest operations of Marine Office of America, a post he has held for 35 years. He will be succeeded as manager at Seattle by James L. Longmuir, whose assistant will be Douglas L. Cowan.

Mr. Carew entered insurance shortly after the first world war when he opened a marine underwriting office at Seattle for Niagara Fire to serve its operations in Washington, Oregon, British Columbia and Alaska. The office subsequently became part of the Pacific marine department of Marine Office and later its northwestern department.

Mr. Longmuir, with MOA since 1937, has been serving as a special agent of the northwestern department. Mr. Cowan has been with MOA since 1946.

Richardsons Get The St. Paul for N. Y. Suburban

St. Paul companies has opened a New York suburban department at 99 John street under the management of Stuart H. Richardson and William C. Richardson, resident vice-presidents.

F. F. Richardson, Inc., managing general agency, will become affiliated with the St. Paul July 1 and all of its employees will become a part of the company.

The Richardson brothers, who have specialized in New York suburban business for nearly 30 years, will manage the fire, casualty, surety and inland marine departments of St. Paul in the same territory. The company's eastern department will continue supervision of metropolitan business.

HAROLD P. WARREN, for 30 years a special agent for North British group at Providence before he retired in 1952, died at his home there.

RALPH L. LEWIS, 61, Greensboro, N. C., local agent, died at his home.

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